

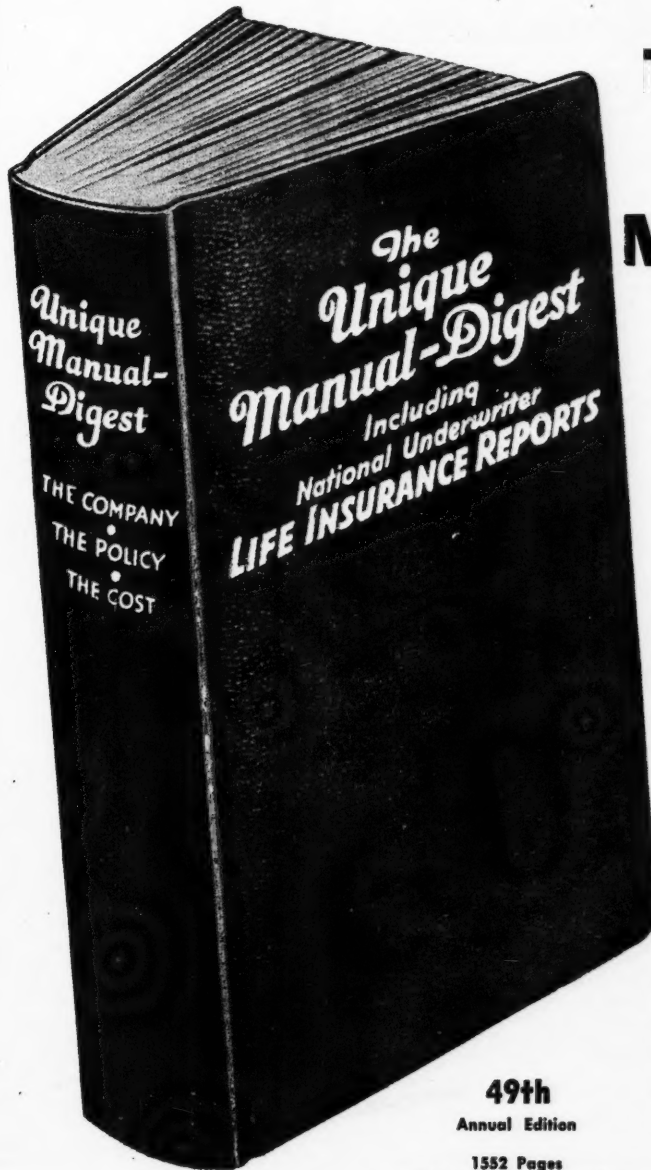
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FRIDAY, AUGUST 29, 1947

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A NATIONAL UNDERWRITER PUBLICATION

420 East 4th Street, Cincinnati 2, Ohio

Managers' Group Adopts Resolutions on Compensation

Indianapolis Assn. to
Place Seven Points
Before N.A.L.U. in Boston

Seven basic recommendations on agents' compensation were made in a series of resolutions adopted by the Indianapolis Assn. of General Agents & Managers at a dinner meeting. The officers were authorized to present copies to the committee on agents' compensation of the National Assn. of Life Underwriters, and to the national council and board of trustees of N.A.L.U. at their meetings in Boston.

The recommendations were presented by E. M. Spence, Provident Mutual, president of the association, and are as follows:

1. We urge the National association to define the area: If the National association were to define in specific fashion its relation to the matter of compensation the atmosphere would be cleared. Until objectives are clarified and areas bounded, confusion is inevitable. Some groups believe the National association should formulate industry-wide compensation patterns and press their adoption. Other groups believe it is in order for the National association to be concerned with individual situations involving individual companies. Other groups believe that under no circumstances should the National association go beyond service as a focal point for research and fact-finding. An authoritative statement of objective and area would be helpful.

Urge Experience as Guide

2. We urge that past experiences be borne in mind: Two facts it would be well for all of us to remember: (1) The overall financial picture of the average agent is far better today than it was 10 years ago. Service fees running beyond the customary renewal period and pension plans are the order of the day. Almost daily we see companies adopting these excellent methods of stabilizing agent's income. Certainly the average agent is enjoying a far greater degree of financial security than in the past has ever been his; (2) In some measure, the exact extent debatable, the National association may be credited for having brought about these gains. The National association created a climate of discussion which led many companies to reexamine the financial situation of agency forces, a step followed in many cases by remedial and corrective measures. During these years when so many gains were made, the National association did not adopt the techniques of pressure groups. The "Do this or else" attitude was conspicuous by its absence. Nor was there a wholesale indictment of the good faith and the integrity of management. These facts indicate the methods we may best employ in securing further gains. The trend the companies are following certainly gives us little or no cause for failing to credit their good faith. And in good conscience how can we sell the public the integrity of life insurance management if we ourselves do not believe in it.

3. Earnestly we recommend the im-

NO REST FOR GROUP MEN

Taft-Hartley Deadline Climaxed Busiest Summer for Employee Covers

Aug. 22, the date on which the strictest provisions of the Taft-Hartley law were put into effect, marked the climax of undoubtedly the busiest and most profitable summer for employee benefit producers and servicers that the insurance industry has ever seen. Right up until the midnight deadline, many contracts between employers and unions which contained provision for group insurance or pensions hung in the balance. Most dramatic of these was the agreement between Ford Motor Co. and the United Auto Workers, CIO, which was signed 40 seconds before the gong. It was reported that "complete agreement" was reached by the two parties in respect to pensions and other arrangements. Which if any insurance company will receive the bid for underwriting this case involving a pension with past service credit for 107,000 wage hour workers, is now in the lap of the gods of labor and management.

The reason why the union in the Ford and other cases wanted to beat the Taft-Hartley deadline, is that after the law was in effect the union would have been unable to write the union shop provision into the contract unless it could win a majority vote in a poll of all workers. Because CIO officers have thus far refused to meet the Taft-Hartley law election requirement that non-communist affidavits and financial statements must be filed by the unions, the unions were in a hurry. This has kept group producers and company men scurrying so fast that they haven't noticed the hot weather.

The Taft-Hartley law has in one sense proved a boon to employers and insurance. The employer has this summer found himself in the unfamiliar position of being in the driver's seat in so far as labor negotiations are concerned. In order to get through contracts before the Taft-Hartley deadline, unions have compromised with employers and this compromising has often resulted in the installation of a "fringe benefit" instead of a direct boost in take-home pay. Insurance people have done a good job of making employers recognize the long range employee benefits from group insurance as compared to straight wage boosts. With the new stature the employer assumes, unions have been willing to listen to his advice and to settle for insurance benefits.

Unions have long been vocal in their demands for group insurance. Now

mediate appointment of a consulting association actuary: Compensation is not a matter to be discussed on the basis of conviction and personal feeling; rather it is a matter of dollars and cents and hence can be dealt with only in the light of facts. All we say or recommend or report has little validity until we support our contentions with facts. The recommendations of a competent actuary speaking in our behalf would have validity. Speaking as laymen, our recommendations have little validity.

To attempt to counsel with the companies in the matter of compensation unless we know that our suggestions have actuarial validity places us in an uncomfortable position. For we are betrayed by our very ignorance and if the experts laugh us out of court we have only ourselves to blame.

We feel so strongly in the matter that if the trustees encounter financial difficulty, we pledge a payment of \$500 from our treasury to help meet the first year costs.

May we have action at once in this most important matter.

STICK TO PRINCIPLES

4. We recommend that we deal always with principles: If we overemphasized specifics, we lose the overall picture. Such matters as the payment

(CONTINUED ON PAGE 20)

that group cover has become virtually standard equipment the unions are pushing for pensions. This, coupled with a growing employer cognizance of the value of a pension plan in solving the bugaboo of retirement, augurs well for the future of pension business. Producers and company men alike agree that the field for pension sales is broad.

Another factor that keeps summertime from being "dog days" in the employee benefit field is that many employers wait to evaluate their six month figures before deciding upon adding or installing a new employee benefit. And this year most of these figures looked good. Then too some employers have felt that insurance benefits would assuage their employees and ease their feeling that employers are out to give employees a raw deal, fortified by the Taft-Hartley law.

Producers in the small towns are now recognizing that employee benefit prospects lie in their communities as well as in larger cities. This is reflected in the larger number of small cases being written and may be partially attributed to the lowering of the group minimum in many states. Company group men stationed in the large centers find that increasing amounts of their time in servicing and selling are occupied by trips to smaller towns.

The fall and winter may prove as busy as the summer in the group field, especially if the Taft-Hartley law and the new NLRB concept prove workable. This would do much to boost the morale of the employers, who in turn would feel a partnership with their workers instead of a competition with them to see who is going to run the business. The employer would feel more inclined to install employee benefits under these circumstances. Even the most experienced group man, however, knows better than to try to predict the state of labor temper during the next six months. Good or poor business hinges largely upon this temper.

Opportunity for All Agents

One thing is certain, it will take a long time to stop the snow-balling popularity of employee benefit coverages and to exhaust the field of prospects, especially among the smaller and post-warborn enterprises which are now getting on their feet. Far from all of these cases will be written by the big producers who concentrate on the group and pension field. Much will be written by the personal insurance producers who are awakening to the opportunities for service to the commercial enterprises in their localities and not just to the men who head these enterprises.

One jumbo pension case that may be sold within the next few weeks is that of the Anheuser-Busch Brewing Co., St. Louis, one of the largest breweries in the country. The company, which buys much of its insurance through Marsh & McLennan, is reportedly entertaining bids from several large life companies for underwriting a pension on some 10,000 employees. An extension of the group plan now in effect is also reported under consideration.

Guardian Unveils Salary Plan After Two-Year Test

Convinced of Program's
Success, Company Will
Continue; Details Given

Guardian Life has announced the details of its salary contract for field representatives and the results of the plan's first two years' operation. This is the first time that the program has been brought to the attention of the business outside of the company itself.

During the first year the plan operated, the company made 39 salary contracts; 31 of these have since been terminated. In the last 11 months there have been 33 appointments and six terminations.

"We have made some mistakes, but we have learned a good deal about the problems and possibilities of the salary form of agent-compensation," James A. McLain, president, said.

Production High

Production of salaried representatives has been relatively high: the 55 who are active have averaged \$19,550 paid for new business, per man per month, since their individual dates of employment. Their production has been well distributed. It has been placed through 27 of the company's agencies and there are no disproportionately large individual records.

The per man per month average of paid business from the 37 representatives whose contracts have terminated, from date of employment to date of termination, was \$6,247.

The average size of policies paid for by all salaried representatives, since the plan was put into operation, is \$4,600, compared with the company's over-all average, in 1946, of \$5,500.

Two Things Proved

Experience with the salary plan, combined with records of all other field appointments, proves two things, Mr. McLain said:

1. It is possible, on a company-wide scale, to screen prospective representatives accurately to eliminate — before any contract is made — all but a very few who are not qualified for life underwriting.

2. When qualified men and women comply with established work standards, individual production results may be forecast closely enough to fix a salary that can be earned.

In the long pull, selection is probably no more important than training and supervision; but the record shows that where the company has trouble bringing men through under the salary plan, in most instances it was attempting to train and supervise a representative who had not met all of the minimum selection requirements.

"We get a much different and very encouraging picture when we examine the records of representatives who met all qualification standards at the time of employment," said Mr. McLain. "Of the 30 completing a year under the salary contract, 24 exceeded their production requirements and earned incentive pay; three were so close that no salary reduction was necessary; and one of the

(CONTINUED ON PAGE 9)

Provident Mutual Holds First of 5 Regional Meets

FRENCH LICK—Provident Mutual Life is holding here this week the first

of its series of five regional meetings. Others will be at the Cavalier Hotel, Virginia Beach, Sept. 3-6; Marlborough-Blenheim, Atlantic City, Sept. 16-19; Edgewater Beach Hotel, Chicago, Sept. 21-24; New Ocean House, Swampscott, Mass., Oct. 15-18. Total attendance is expected to reach 1,200, making the series the largest in attendance as well as in number of meetings that the company has ever held.

The meeting here opened Tuesday with a dinner at which Vice-president W. K. Wise was toastmaster. Henry Bossert, assistant manager of agencies, talked on "Your Company Today." W. Henry Blohm, general agent at Cincinnati, discussed "The Importance of Regional Meetings."

Willard Ewing, general agent at Chicago, presided at the Wednesday morning session. Associate Actuary E. D. Armantrout talked on the Guertin law changes and Mrs. Elizabeth Kreider, supervisor option section, discussed the new settlement option manual. There was discussion following each talk.

W. L. Rotz Is Chairman

Thursday's chairman was W. Lawrence Rotz, general agent of the central Illinois agency at Decatur. Dr. E. J. Dewees, medical director, and W. E. Creery, associate insurance supervisor, discussed medical and underwriting matters, respectively. S. P. Quarles, general agent at Kansas City, spoke on "No Prospecting Today—No Business Tomorrow." D. H. Monahan, financial vice-president, talked on investments in commercial loans and the need for business insurance.

The closing session Friday will be conducted by A. Glenn Shoptaugh, general agent at Indianapolis. Subjects and speakers will be "I'm Going Back to Banff," by R. T. Wright, Kansas City; "National Advertising vs. Direct Advertising," by C. Sumner Davis, assistant manager of agencies; "Sherman Was Right!" by W. Robert Moore, Central Illinois agency; and "Gadgets," by Vice-



C. S. Davis

president Wise.

Agencies attending the French Lick meeting are Atlanta, Birmingham, Central Illinois, Cincinnati, Eastern Kentucky agency at Lexington, Indianapolis, Kansas City, Knoxville, Louisville, Memphis, Northwest Pennsylvania agency at New Castle, Pittsburgh, St. Louis, and the Ewing and Groce agencies of Chicago.

The Virginia Beach meeting will also start off with a dinner presided over by Mr. Wise. Mr. Davis will discuss the company and L. A. Hauslein, general agent at Philadelphia, will talk on the importance of regional meetings.

E. A. Farrington, general agent at Philadelphia, will be chairman the second day. E. W. Marshall, vice-president and actuary, will discuss the Guertin changes. E. E. Weller, assistant counsel, and Mrs. Kreider will talk on the new option manual.

J. Henry Hooper, general agent at Baltimore, will preside the following day. Dr. Dewees will discuss medical matters and Vice-president F. Phelps Todd will talk on underwriting. Louis Wallis, general agent at Trenton, will discuss prospecting. Mr. Monahan will again talk on investments in commercial loans and the need for business insurance.

Lineup for Final Session
A. Morse Baker, general agent at Philadelphia, will preside at the final session. Speakers will include W. T. Smith, agent at Philadelphia; Nelson A. White, assistant manager of agencies; T. C. Lewis, Baltimore, and Vice-president Wise.

Agencies scheduled to attend the Virginia Beach meeting are Baltimore-Washington, Camden, Harrisburg, New Brunswick, Norfolk, North Carolina, Richmond, Trenton, York, and the Baker, Bechtel & Farrington, and Hauslein agencies of Philadelphia.



G. P. Shoemaker



C. D. Connell

The lineup of home office speakers at the other three meetings will be almost the same as at the first two. Agency speakers at the Atlantic City meeting will be G. P. Shoemaker, general agent, New York City; F. M. Nice, general agent, Reading; R. W. Druckenmiller, Northeastern Pennsylvania agency at Allentown; and K. L. Anderson, New York City. Chairmen of business sessions will be General Agents L. C. Sprague, New York City; C. S. Peck, Northeastern Pennsylvania, and C. D. Connell of New York City.

Agencies attending the Atlantic City meeting will be the Brandwein, Connell, Dickey, Pomeroy, Shoemaker, Sprague, Tummore, and Zeigen, all of New York City; Norristown, Northeastern Pennsylvania, Northern New Jersey, Philadelphia-Widing, and Reading.

Speakers for Chicago Meeting

At the Chicago meeting the agency speakers will be R. D. Benscoter, general agent at Detroit; L. T. Wade, general agent, Davenport; and G. E. Aikin, Davenport. Chairmen will be General Agents G. N. Quigley, Denver; B. F. Vessey, Minneapolis, and T. B. Silliman, Duluth. The Colorado, Davenport, Des Moines, Detroit, Duluth, Milwaukee, Minneapolis, St. Paul, Sioux City-Omaha, and Chicago-Albritton agencies will participate.

At Swampscott the agency speakers will be E. H. Perkins, general agent

Entertainment for Boston Convention Visitors Announced

An extensive entertainment program has been arranged by the entertainment committee of the Boston Assn. of Life Underwriters, headed by Arthur J. Murphy, manager at Quincy of Metropolitan Life, for those attending the N.A.L.U. convention in Boston.

Tuesday, Sept. 9, women guests are invited to a luncheon arranged by Mrs. George Willard Smith and Mrs. Paul F. Clark at the Women's City Club at 40 Beacon street. Alice Dixon Bond will present "Authors Are People" with colored movies of her literary friends. The club is domiciled in the famous old Bulfinch house on Beacon Hill.

For the baseball game Wednesday afternoon, Sept. 10, American League 1946 Champion Red Sox vs. Detroit at Fenway Park, free tickets will be available at the ticket booth for distribution to the first comers.

Harbor Cruise Wednesday Afternoon

That afternoon, which has been left open for recreation, there will be a harbor cruise on the "Pilgrim Belle," leaving India Wharf at 2:30 and returning at 5:30 p.m. Those who took this trip in 1936 will want to repeat the experience.

The "Pilgrim Belle" also has been chartered for Wednesday evening as well as the afternoon. This "moonlight" cruise will develop into a moonlight dance. For the benefit of the stag line, the committee is inviting agencies and home offices to send a couple hundred partners.

On Thursday the visiting ladies are invited, as guests of the Boston association and with Mrs. Smith and Mrs. Clark as hostesses, to the famous Gardner Museum. Transportation will be provided from the Hotel Statler, leaving at 1:30 p.m. Refreshments will be served at the museum and the party will return at about 5 p.m.

Arrangements have been made with Charles River Country Club, Woodland Country Club and Commonwealth Country Club for the use of their facilities for golf any day during convention week.

Anyone wishing to browse around among the many historical scenes of the Greater Boston area will be given tickets for that purpose upon request at the ticket booth. These motor tours are available any day of the convention.

Visiting ladies are invited to the baseball game, either or both of the harbor cruises or the golf links.

William S. Vogel, Newark general agent of Columbian National Life, and Mrs. Vogel were hosts to 36 members of the agency at a steak dinner at their home in South Orange, N. J. A cocktail party preceded the dinner.

at Albany, N. Y.; H. G. Barnhurst, general agent at Syracuse; C. E. Thayer, and F. H. Biederstedt, Syracuse. Chairmen will be General Agents A. M. Hamner, Boston; L. W. Davis, Hartford; and J. Stinson Scott, of the Western New York agency, Rochester.

Agencies attending the Swampscott meeting will be Akron, Albany, Boston, Hartford, Maine, Olean, Providence, Syracuse, Vermont-New Hampshire, Western New York, and Worcester.

Will Tour Pacific Coast

In addition to the five regionals a group of home office speakers will tour the Pacific Coast agencies in lieu of holding a regional. There will be a meeting of the three California agencies at Ojai Valley Inn, California, and a meeting of the Washington and Oregon agencies at the Benson Hotel, Portland. Those from the home office who will make the trip include Messrs. Wise, Todd, Davis, Armantrout, Weller; Dr. Dewees, and Assistant Manager of Agencies E. Roy Hofmann.

N.F.C. Program for Detroit Sessions Is Completed

Six Sections, Field Managers and Actuaries Also to Gather

The program for the annual convention of the National Fraternal Congress at Hotel Statler, Detroit, Sept. 28-Oct. 2 was announced this week by Mrs. Clara B. Bender, the president, who is secretary of Degree of Honor, St. Paul. As previously announced, the Fraternal Field Managers Assn. will hold its annual meeting there the Sunday preceding, and the various N. F. C. sections their annual meetings Monday, Sept. 29. These include the Presidents, Secretaries, Medical, Law, Press and State Congress, and also the Fraternal Actuarial Assn., allied organization, will have its annual gathering Monday.

The first general session of N. F. C. is to convene Tuesday at 10 a. m. The program for the sessions is:

Tuesday, Sept. 30

Morning Session

Presentation of flags, Degree of Honor Protective.
Pledge of allegiance.
Invocation, Monsignor Edward J. Hickey, chancellor archdiocese of Detroit.
Welcome to Michigan, Joseph E. Reault, Maccabees, president Michigan Fraternal Congress.
Greetings, Commissioner Forbes of Michigan; Claude Fitch, secretary Canadian Fraternal Association; Mayor Edward J. Jeffries, Jr. of Detroit.
Response, T. W. Midkiff, Woodmen of the World, Denver, vice-president N.F.C. "Fraternal System in Democracy," Mr. Jeffries, general counsel Maccabees.
Reading of the minutes, Foster F. Farrell, secretary-treasurer and manager N.F.C.

Appointment of sessional committees.
Reports of executive committee and secretary, Mr. Farrell.
Report of auditing committee, George H. Crowns, Catholic Order of Foresters, Chicago, chairman.
Report of membership committee, Fred A. Johnson, Royal League, Chicago, chairman.
Presentation of past presidents and introduction of new members, Mrs. Bender.

Afternoon Session

Memorial service and address, Royal Neighbors.
Report of committee on general welfare, Bertha C. McEntee, Ladies Catholic Benevolent, Erie, Pa., chairman.
Report of committee on Fraternal Week, Frank B. Mallett, Protected Home Circle, Sharon, Pa., chairman.
Report of committee on field work.
"Proverbs That All Fraternalists Ought to Know," Dr. Edgar DeWitt Jones, minister emeritus, author and lecturer.
Report of committee on state of orders and statistics, J. B. Baker, Maccabees, Detroit, chairman.

Report of committee on public relations, Norton J. Williams, Equitable Reserve, Neenah, Wis., chairman.
Report of committee on law, Frank E. Lee, Woman's Benefit, Port Huron, Mich., chairman.

Preliminary report of committee on credentials, J. H. Abrahams, Security Benefit, Topeka, chairman.
Report of committee on constitution and rules, Luke E. Hart, Knights of Columbus, chairman.

Banquet—7:30 p. m.

Mrs. Bender, presiding.
Guest speaker, Gov. Kim Sigler of Michigan.
Entertainment.

Wednesday, Oct. 1

Morning Session 10 a. m.
Report of committee on revision of blanks, Frank J. Gagent, Modern Woodmen, Rock Island, Ill., chairman.
"Citizen's Role in Making Foreign Policy," Margaret R. T. Carter, chief of division of public liaison, State Department, Washington, D. C.
Report of committee on valuation of securities, John C. Faulkner, Royal Neighbors, Rock Island, chairman.
Report of committee on resolutions.

(CONTINUED ON PAGE 9)

Form Hawaiian Club

The Hawaiian agency of Security Life & Accident has organized a club called "Security KE Ola O Hawaii," which according to Ben Awana, newly elected president of the club, means "Security Life of Hawaii." Its purpose is to promote closer relationship, good will and cooperation among agents and members.

Conn. Mutual Change Oct. 1

News that Connecticut Mutual Life is increasing its premium rates Oct. 1 appeared in the New York "Journal of Commerce" Wednesday. This was based on an announcement said to have been made by R. N. Waddell, Pittsburgh general agent. It is understood that Connecticut Mutual has notified its field force of the plan, but no general announcement has been made.

The new rates will be based on a 2% reserve and the new CSO mortality table. This will be the first increase in premium rates made by the company in 65 years.

Ford Workers to Vote on Elaborate Pension Proposal

Employees of Ford Motor Co. will vote to determine whether the new salary plan will include a pension plan. Two agreements have been signed and the employees will decide between them. One agreement would give the employee a straight salary increase of 11½ cents an hour plus 3½ cents an hour for paid holidays; the other provides a salary increase of seven cents an hour plus the pension.

Under the proposed pension plan the benefit for past service would be graded. For less than 40 years' service it would be one-half of 1%; from 40 to 55 years' service it would be eight-tenths of 1%; and for more than 55 years' service it would be 1.25%. Employees earning less than \$3,000 would receive 1% benefits including social security. Future service benefits would be 1% plus social security. For employees earning more than \$3,000 the future service benefits would be 2% for amounts over that figure.

More than 90% of Ford employees could retire on pensions, including social security, of from 40 to 70% of their salary, depending on years of service.

Past service credit will amount to at least \$230 million, which the company will pay.

Future service contributions will be 2½% by employees and 4½% by Ford on all payroll under \$3,000 per year. Employees earning more than \$3,000 pay 5% on the excess.

One year's service is necessary for an employee to be eligible for the plan. A retirement committee will consist of two people from the company and one from the union. Provision is made for an umpire with the right to make final and binding decisions.

Provision is made for normal retirement at 65 and for earlier retirement. There are also benefit provisions for permanent and total disability.

After eight years' membership in the plan and 15 years' service the employee acquires vested rights. All employees with 15 years' service who are over age 55 will acquire vested rights in five years. Those with 30 years of service will acquire vested rights immediately.

Employee must take the pension benefits in order to receive the employer's contribution if he leaves before retirement. The plan may be trusted but no definite provisions have been made for that. George Buck & Co. were consulting actuaries representing Ford and M. E. Segal and H. W. Wenning represented the United Auto Workers union.

Win Quarter Million Status

Four agents of New York Life at Newark have qualified for the Quarter Million Dollar Round Table and the quality award of N. A. L. U. They are Mrs. Johannette Wallerstein, J. J. Havey, Proctor Baker and G. H. Covert.

Program Given for N.A.L.U. Managers' Section Meeting

The general agents' and managers' section of the National Assn. of Life Underwriters has planned a full morning session Sept. 11 for managers and general agents attending the Boston convention. Osborne Bethea, general agent Penn Mutual, New York City is chairman of the section.

A two-man seminar developing the theme, "The Agency Building Process,"



Osborne Bethea



C. W. Campbell

will be staged by C. W. Campbell, manager Prudential, Newark, and J. C. Benson, manager home office agency Union Central, as the opening part of the program. H. S. Bell, general agent Equitable of Iowa, Seattle, discussing "Guiding Men to Success," will be the closing speaker.

Preceding the speaking program, H. Fred Monley, editor of "Manager's Magazine," Hartford, will present the award for the best article contributed to that publication during the year. Chairman Bethea will also award the "Manager's Magazine" trophies to the five local managers' associations that have performed the most outstanding jobs during the association year.

ing the association year.

Following the session the visiting agency heads will meet at a luncheon sponsored by the Atlantic alumni of the L.I.A.M.A. management schools and the general agents and managers' section of N.A.L.U. J. H. Evans, manager Home Life of New York City, New York, will preside, and B. N. Woodson, executive vice-president Commonwealth Life, will speak on "The Management Process."

Expect to Put Finishing Touches on Proposed New Blank at Hershey Session

The joint blanks committee of Life Insurance Assn. of America and American Life Convention will gather at Hershey, Pa., Sept. 19-20. Practically all of the time will be devoted to working on the proposed new annual statement form which is a project that has been under way since 1938. It is hoped that at this meeting this group will complete its final recommendations and that the form will then be ready for the attention of the full organizations and then for reference to National Assn. of Insurance Commissioners.

A great deal of close and intelligent work has been devoted to this task and eventually it is hoped that the annual statement blank can be thoroughly modernized. However, it is generally appreciated that N.A.I.C. will want to study the recommendations in a detailed way and that no final agreement can be expected for some time.

Miller Kansas Secretary

Martin G. Miller, Mutual Life, Topeka, past president of the Topeka association, has been selected as secretary-treasurer of the Kansas Life Underwriters Assn., by President Louis R. Smith, Equitable Society, Topeka, and his executive committee.

He Usually Buys

In one year, over half the business written by Charles M. Allen, of the Penn Mutual's Hurd J. Crain Agency, Atlanta, came as a result of luncheon appointments. He says:

"An appointment for lunch is easy to make, either over the phone or during an interview. The ratio of being 'stood up' is much less for lunch than at any other time for an appointment during the day.

"I usually meet the prospect in some hotel lobby. After meeting him there I say: 'Let's go some place where we can eat in a few minutes so that we can go up to the office and talk a few minutes when we finish.' It doesn't make any difference then whether we take fifteen minutes or an hour for lunch, the fact is established that we are going to stop by the office after lunch to talk, and he knows about what. He expects it, and I don't want to disappoint him.

"During lunch we never discuss life insurance. I am very careful to keep the conversation away from it. However, when we get into the office it is a different story—that is all we do talk about; so, I give him a sales talk. All he can do is listen to my proposal and, he usually buys."

• • •

THE PENN MUTUAL LIFE INSURANCE CO.

JOHN A. STEVENSON
President

INDEPENDENCE SQUARE, PHILADELPHIA

R. W. Brinton Top Man in N. Y. Life Production Clubs

R. W. Brinton of Salt Lake City is president of the 1947 Top Club Council of New York Life. He paid for 420 applications for \$3,130,294 in New York Life under club rules. This is at a rate of more than eight applications for \$60,000 each week. This includes no group insurance as the New York Life confines its business to individual policies.



R. W. Brinton

At 32, Mr. Brinton is one of the youngest men to have attained presidency of the leading production club of New York Life. His volume of sales is also among the highest ever recorded by New York Life agents.

Climb Has Been Steady

Mr. Brinton has been an agent of the New York Life since 1937, when he began his steady climb to leadership of the field force. In 1945 he was a vice-president-at-large of the Top Club, and in 1946 his \$1,901,963 of life insurance placed under club rules made him the leading vice-president-at-large of the Nylc Top Club Council. He is a member of the Million Dollar Round Table and has been a director of the Salt Lake City Life Underwriters Assn. and chairman of the Utah Quarter-Million Dollar Round Table. He is a C.L.U.

E. T. Golden of the Golden Gate Branch Office in San Francisco is national vice-president of the Top Club Council. During the past club year, he paid for 145 applications for \$2,086,637. He is a C.L.U. Chairman of the advisory board of the Top Club Council is H. A. McColl of Colorado Springs, who paid for 264 applications for \$1,881,959.

Vice-Presidents Are Listed

Vice-presidents of the 1947 Top Club Council are L. K. Sims of Los Angeles, Pacific division; Jesse W. Richins, Jr., of Phoenix, western division; W. V. Lurie of Brooklyn, northeastern division; R. L. Leitman of Detroit, central division; D. C. Kite of Morgantown, W. Va., southeastern division; and E. D. S. Scholefield, New Westminster, B. C., Canadian department. Each paid for \$1 million or more.

Other Top Club Council members who paid for more than \$1 million of new business each are: R. A. Davies, of San Francisco; C. E. Horn, Oakland; Ben Sekt, Sioux City; D. M. Austin, Oklahoma City; A. E. Riley, Kansas City; C. H. Parker, Salt Lake City; H. H. Oxman, New York City; J. T. McCreary, San Francisco; K. C. Fitch and E. C. Moore of Wichita; Ben Feldman, Youngstown; Irving Freed, New York City; and Paul Heymann of Providence.

Jesse White Is Returned to Office in Mississippi

Jesse L. White was nominated to succeed himself as insurance commissioner of Mississippi in the Democratic primary. He was nominated by a vote of about 4 to 1 over George Ditto of Biloxi, former school man and American Legion leader. The primary is tantamount to election.

Although the commissioner's office is elective in Mississippi, Mr. White was appointed as commissioner in 1944, to take the place left vacant by the death of John Sharp Williams, III.

Mitchell Robinson of the insurance firm of Robinson & Julianne, Jackson, was elected state senator from Hinds county.

Mutual to Hold 5 Club Conferences for Close to 1,000

Leading field representatives, all members of the company's production clubs, and managers of Mutual Life, will attend five annual conferences with home office officials to be held in September



Roger Hull



A. E. Patterson

and early October. Qualifying agents include 164 who have qualified for the Top Club, 409 members of the National Field Club, and 421 members of

the Century Club.

The Top Club meeting at Lake Louise, Canada, Sept. 2-4, will be the first gathering of that organization, the company's highest honor group, which was organized this year. First to qualify for the Top Club was J. W. Shoul of the Boston agency.

President Patterson to Speak

Speakers at the Top Club meeting will include A. E. Patterson, president of Mutual Life; Roger Hull, vice-president and manager of agencies; Leigh Cruess, vice-president and manager of selection; G. A. Munch, assistant counsel, and Field Representatives T. T. Martin, Nashville; H. L. Wickstrand, Seattle; C. T. Knox, Buffalo; Jacques Barr, Chicago; J. C. Zimdars, Milwaukee; Helen A. Pendergast, New Orleans; W. W. Robinson, Portland, Ore.; R. W. Benofsky, Oakland; S. S. Herwitz, Cincinnati; Percy Goynes, Little Rock; William Steely, Davenport; J. W. Shoul, Boston; J. M. Dubrou, Grand Rapids, and T. M. Funk, Richmond.

Regional meetings of the National Field Club and the Century Club members are scheduled as follows: Sept. 11-12, western division, Lake Tahoe, Cal.; Sept. 18-19, eastern division, Buffalo; Sept. 26-27, southern division, Myrtle Beach, S. C.; and Sept. 30 and

Oct. 1, central division, French Lick Springs, Ind.

Officers of the National Field Club include: President, J. D. Miller, Chicago; vice-presidents, M. R. Robbins, Charlotte; H. R. Schultz, Chicago; W. W. Jones, Los Angeles; Charles Schiff, New York City; and Mrs. Ruth B. Rosenberg, Cincinnati; honorary vice-presidents, J. W. Shoul, Boston; Louis Meister, Hartford; O. N. Robertson, Los Angeles, and Mrs. Eunice C. Bush, New Orleans. First to qualify for this year's National Field Club was S. S. Herwitz, Cincinnati.

Six speakers at the Top Club conference have been selected as well to address one or more of the regional meetings of the National Field Club and the Century Club. These speakers include Messrs. Shoul, Dubrou, Funk, Goynes, Knox and Zimdars. Messrs. Patterson, Hull, Cruess and Munch will address all four regional conferences. Other speakers, in addition to those already named, include the following:

Lake Tahoe Speakers

At Lake Tahoe: H. B. Cadwell, superintendent of agencies, western division, and Agents S. C. Miller, Sacramento; Clayne Robison, Salt Lake City; G. L. Evans and Charles Wagner, Pueblo; Walter Jones, Los Angeles; Earl Benton, Billings; Eugene Bronson, Spokane; Gerald Acklen, Portland, Ore.; J. S. Bingay, Seattle; L. E. Wang, Oakland; Harold Patten, Phoenix, and Arthur Baker, Denver.

At Buffalo: S. G. Hall, superintendent of agencies, eastern division; and agents H. C. Brown, Portland, Me.; Foster O'Neill, Toledo; Joseph Silverstein and W. K. Young, Rochester; Edmund Pendleton, Albany; Aaron Wagner, Erie; E. L. Sittler, Pittsburgh; Dean Rowe, Manchester; Gilbert Knowlton, Syracuse; and Harold Cheney, New York City.

Myrtle Beach Lineup

At Myrtle Beach: D. D. Briggs, superintendent of agencies, southern division; and agents Karl Brittain and Poole Noel, Jackson; Paul Primm, Washington; James McAfee, Columbia; Frederick Jones, Louisville; John Williford, Memphis; Whitfield Ford, Savannah; Thomas Bird, Charlotte, and B. E. M. Skerrett III, New Orleans.

At French Lick: B. H. Williams, superintendent of agencies, central division, and agents Lawrence Manthei, Milwaukee; Frank Daniels, Grand Rapids; D. S. K. Neeley, Oklahoma City; Loyal Wilson, South Bend; Paul Jacques, Chicago; E. U. Banker, Chicago; B. A. Maynard, Wichita; J. C. Hixon, St. Louis; A. I. Bonk, Fargo, and W. J. Walker, Des Moines.

Believe Congress Will Right Pension Discrepancy

NEW YORK — The discrimination against group annuity and other non-trusted pension plans, resulting from a recent internal revenue bureau decision will be eliminated at the next session of Congress, in the opinion of home office group officials. The decision held that where an employee leaves service and receives back more than he contributed the excess enjoys the capital gains income tax advantage only if the plan is trusted.

Few Plans Affected

Insurance men feel that there will be very little sales resistance from the ruling, since only a small minority of plans provide for the employee to receive more than his contribution, plus possibly interest, on termination of the plan or his leaving employment.

The opinion at home offices is that if Congress does not eliminate the discrepancy revisions will be made where necessary. A trustee will be appointed, either a bank or the employer, or the employee be permitted to leave his accumulated funds with the employer in the pension plan, paid up as of the date of severance and payable at an agreed age, probably 65.

Atlanta Assn. Ousts Mrs. Patterson as Natl. Committeeman

Mrs. Nola Patterson, Reliance Life, has been ousted as national committeeman of the Atlanta Life Underwriters Assn. by vote of the directors. Five agent and five manager members voted for the motion, the only dissenting vote being Mrs. Patterson's.

The action stemmed from the 184 to 4 endorsement in June of C. J. Currie for N.A.L.U. trustee. Mrs. Patterson contended this was "illegal" because the Atlanta board had previously endorsed her. Past President W. J. Milner, Life of Virginia, who made the ouster motion, urged that it be considered on the basis of a national committeeman's right to defy the wishes of the membership. He stressed the anomalous situation of a committeeman, with one of the local association's two votes, working against the association's candidate.

Mrs. Patterson, publisher of "Insurance Reveille," has sharply criticized some of the officers and policies of the N.A.L.U. and agents' compensation plans of some companies.



★ OUR LITTLE STORY THIS WEEK MIGHT BE HEADED "\$30,000 WORTH OF BUSINESS INSURANCE" OR "ONE MORE DIVIDEND FROM THE R & R TAX & BUSINESS INSURANCE COURSE."

W. BARTON BALDWIN, earnest Provident Mutual representative at Norfolk and student of the Course writing to ED STEPP, grader, supervisor, housefather, guide and taskmaster to the student of the Course:

"I had been talking to three members of a close corporation concerning a stock purchase agreement and they appeared interested, but had a lot of doubts and questions, and felt they didn't know enough about it to go ahead. So I took my Course, marked up all the pages I wanted them to read, and told them I would be back in 10 days. They read the marked pages and a lot of others, and when I came back, I took their applications for a total of \$30,000."

"I am sorry I am late with my questionnaires on Units No. 11 and 11A. But you see my prospects had my book for 10 days and I couldn't study."

WELL, I THINK ED WILL FORGIVE YOU THIS TIME. BUT IF IT HAPPENS AGAIN, BE SURE TO REPORT AT LEAST \$50,000, IF YOU WANT YOUR RECORD CLEARED.



PAUL SPEICHER
Managing Editor

THE INSURANCE
RESEARCH & REVIEW SERVICE
INDIANAPOLIS



MR. PROSPECT, I AM GIGANTIC LIFE

We have spoken before of the sizable portion of American "big business" occupied by the life insurance companies. We have also mentioned the responsibility of the field underwriter to carry the ball competitively. There is a further implication in the relationship of the large life company and its representative in the field which warrants consideration.

When you, representing Gigantic Life, call on John Prospect, you ARE Gigantic Life to him. If you are pleasant, efficient, courteous, those are the attributes which Mr. Prospect attaches to your company. If you are poorly informed and ill-equipped, these characteristics are similarly transferred to your company by your client.

Big business trades a measure of its personal and human spirit for efficiency and strength. In the life insurance business this human element can be reclaimed by the fieldman who has the wisdom to realize that the public sees his company as he chooses to interpret it to them.

Insurance In Force June 30, 1947 — \$324,774,928

COMMONWEALTH
LIFE INSURANCE COMPANY
LOUISVILLE • MORTON BOYD, President

Watch for Terms of Non-Marketable U. S. Bond Issue

In the conferences of life insurance industry leaders with Treasury Department officials on the possibility of the Treasury making available a special issue of government securities for insurance and other institutional investors the government people, it is said, emphasized that if this were done, the Treasury would watch carefully the government bond transactions of the life insurance companies. The Treasury is said to be anxious lest the insurance companies come in for a large amount of such bonds and at the same time sell earlier issues in their portfolios and capture the premium which these older bonds are bringing. The Treasury did not want to see the life insurance companies roll their government bonds over, as the saying goes.

The Treasury has now announced that a non-marketable 2½% issue will be made available and Secretary Snyder has indicated that such bonds will be made available the latter part of September dated Oct. 1.

The terms of this issue have not been announced. While it is certain that the bonds will not be eligible bank paper, there is some question as to whether the bonds can be sold by one eligible institutional investor to another.

The bonds presumably would be very similar to the series G bonds, which can be sold back only to the government, and which if surrendered prior to maturity, furnish a lesser yield.

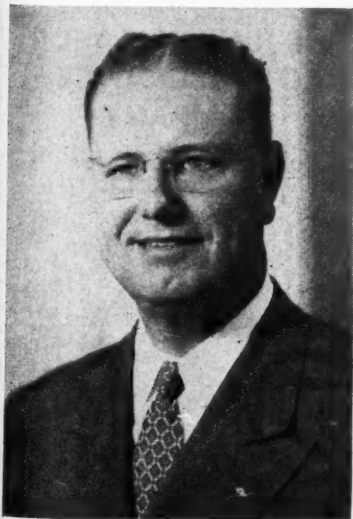
In deciding how many of these bonds to subscribe for an insurer will naturally take into consideration the fact that in a sense it will be frozen in the investment. It would distort the picture if a company were to assume 2½% interest and then be compelled to surrender the securities prior to maturity and accept a lesser return.

The probability of market appreciation is not an inducement to insurers to invest in government bonds, so that the fact that par is the maximum that can be hoped for in the non-marketable issue, would not be a negative factor.

Franklin Life Appoints M. F. Simmons in Dallas

Milton F. Simmons, widely known Dallas life insurance man, has been appointed general agent in Dallas for Franklin Life.

A graduate of Texas A. & M. in the class of 1929, Mr. Simmons has spent



M. F. SIMMONS

his entire career in life insurance. Immediately after graduation he was with American Service Bureau in Dallas for five years, after which he spent a year with the Texas department. From 1936

until 1941 he served as claims adjuster for Mutual Benefit Health & Accident in Texas, Oklahoma, Mississippi, and Arkansas. Since then he has been actively engaged in direct selling or sales supervisory work, first with the Republic National and later with the Southland Life.

Finn Assistant to Besser; Lotito Is Resigning

Michael J. Finn has been appointed brokerage manager and agency supervisor by Edwin E. Besser, general agent of Lincoln National Life in Chicago.

Frank G. Lotito, who has been connected with the Besser agency for nine years, at first as an agent and for five years as brokerage manager, has resigned. He soon will announce a new connection.

Dr. George J. Steiner, who has been with the agency since 1944, latterly as agency instructor and then supervisor, is resigning his post to remain with the agency in personal production.

Mr. Finn formerly was advertising manager of the Franklin McVeagh & Co., hotel grocery concern and then for 10 years was an agent of Prudential in Chicago. During the last war he was office and sales manager of the Dual

Engineering Corp., manufacturing concern in Chicago.

He entered the general insurance business 1½ years ago and since Jan. 1 has been an agent associated with Mr. Besser. Mr. Finn since starting to sell has averaged about an application a week. He is a former professional dance band pianist.

Figures Show Ordinary Sales Off in Big Cities

All large cities showed a drop in ordinary sales for July and for the first seven months, according to L.I.A.M.A. Detroit made the best showing, with a decrease of only 1%.

Figures for eight leading cities were as follows, the first figure being the percentage decrease for the month and the second the corresponding figure for the first seven months: Boston 17 and 8; Chicago 14 and 7; Cleveland 13 and 10; Detroit 1 and 7; Los Angeles 11 and 5; New York 14 and 16; Philadelphia 15 and 15; St. Louis 8 and 10.

The only "plus" states for July were Delaware, Nevada, New Mexico, North Dakota, Oregon and South Dakota. Plus states for the first seven months

were Arizona, California, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Wisconsin and Wyoming.

E. L. Hines Shenandoah Manager at Nashville

Shenandoah Life has appointed E. L. Hines as branch manager at Nashville.

Mr. Hines has had more than 30 years of successful life insurance experience, having served as a personal producer as well as in supervisory and managerial capacities. He is a graduate of L.I.A. M.A. school of agency management.

Hammonds Promotes Two

Percy T. Hammonds, general agent for Connecticut of John Hancock, has appointed Herbert G. Norman assistant general agent and John T. Sullivan field brokerage supervisor. Mr. Norman has been an agent and office debit representative at New Haven since 1935. Last year he was president of the New Haven Life Underwriters Assn.

Mr. Sullivan has been with John Hancock for seven years as salesman, and has been assisting Mr. Hammonds in development of brokerage business since the first of the year.



HE ENJOYS COMPLETE COVERAGE

AND Group Insurance prospects can, too, with Prudential's Group coverages that cover the Group Field.

- Group Life Insurance
- Group Accidental Death and Dismemberment
- Group Accident and Sickness
- Group Medical Expense
- Group Hospital Expense for Employees or Employees and Dependents
- Group Surgical Expense for Employees or Employees and Dependents
- Group Annuities
- Consumer Credit Insurance

Prudential representatives are emphasizing to their prospects the advantages of complete coverage. And, through the YOU-WE-YOU Plan, they're succeeding in their efforts!

YOU—get the prospect

WE—help you sell him

YOU—get the commissions

THE PRUDENTIAL
A MUTUAL LIFE INSURANCE COMPANY



INSURANCE COMPANY OF AMERICA

HOME OFFICE . . . NEWARK, N. J.

Life Groups of N.A.I.C. to Meet in Chicago Oct. 7, 9

HARTFORD—In line with the suggestion made at the June meeting of the National Assn. of Insurance Commissioners that meetings of the life committee and the nonforfeiture and valuation laws working committee be held in advance of the December meeting, Commissioner Allyn of Connecticut, chairman of the life committee, has called a meeting of the working committee for Oct. 7 and of the life committee for Oct. 9, both at the Drake Hotel, Chicago. This will be during the meeting of the American Life Convention so as to give interested persons an opportunity to appear and to save travel by committee members and other commissioners who plan to attend the A.L.C. meeting.

It has been found, Commissioner Allyn says, that only when material is developed in advance and submitted to all commissioners before the N.A.I.C. meeting in time for study is it possible to arrive at a conclusion. It was ob-

vious that little progress can be made in the limited time available at the conventions. This was found to be particularly true as to reports of the working committee.

Among the subjects carried over for the consideration of the December meeting which will require considerable exploration are group life and war clauses.

Alcoa Has Group Plan

NEW YORK—Aluminum Company of America and its subsidiaries are currently explaining the new group insurance plan to their salaried employees. The plan is being underwritten by Metropolitan Life, with Equitable Society and Prudential each taking a third of the liabilities through reinsurance. Metropolitan is the administrative company.

The program is divided into two parts, insurance for employees, the cost of which is paid entirely by the employer, and insurance on employees' dependents, paid by employees and available if 75% or more of those employees with dependents enroll.

The plan for employees provides \$1,000 life insurance up to age 65, when it reduces to \$500; hospital benefits of \$5 a day with no age restrictions, plus ben-

efits for special services; and surgical operation benefits of \$10 to \$150, depending on the kind of operation and surgeon's charge.

The plan is effective for employees with 90 days or more of continuous service who are actively at work.

Hospital expense and surgical operation benefits are available to employees on their dependents at 40 cents weekly for an employee with a child or children only and 60 cents for employee with wife and child or children. The monthly charge is \$1.73 and \$2.60.

Schwemm Starts on Tour of Illinois Locals

Earl M. Schwemm, manager for Great-West Life at Chicago and president Illinois Assn. of Life Underwriters, Sept. 17 will start on a tour of the state's local associations, when he will speak on association affairs and give current sales tips at the first fall dinner meeting of the Aurora association.

The next day he is to address a luncheon gathering at Peoria, the opener of the local there. Mr. Schwemm Sept. 25 will address the organization dinner meeting of the new Rock Island-Moline group. George R. Baker is acting chairman and Lawrence Cederberg was one of the principal organizers.

Mr. Schwemm in his inaugural address in April pledged he would visit all the Illinois locals this year, of which there are now some 24, and is preparing itineraries for October and November to accomplish that.

Columbian Natl. Adopts New Advertising Slogan

Columbian National Life has adopted a new advertising slogan, the result of a contest in which members of the field and home office participated. Out of almost 1,000 entries the judges selected "Built on Integrity—Growing on Service," as the slogan best exemplifying the company's spirit and standards. Its new slogan will become the theme of all company advertising. Janet Brooks of the home office real estate department, the winner, was presented a table-model radio by President J. D. Anthony, who with Vice-presidents C. C. Mullen, R. K. Holden and H. A. Plimpton, formed the board of judges.

Becker on Coast Trip

Chas. E. Becker, president of Franklin Life, will make an extended inspection trip to California agencies during the latter part of September.

Arriving at San Francisco Sept. 18, he will be guest of honor at the open house ceremonies Sept. 20 in connection with the opening of new offices at Sacramento by General Agent Richard A. Harrison. Mr. Harrison wrote more than \$1 million in personal sales during the first four months of his association with Franklin Life.

On Sept. 24 Mr. Becker will go to Los Angeles where he will spend 12 days visiting Regional Manager George Landis. The Landis organization is the leading agency and is producing at the rate of \$12 million this year.

California stands in third place in sales with Franklin, being surpassed by only Illinois and Texas.

More C. of C.-A.M.A. Parleys

WASHINGTON—It is understood another conference of U. S. Chamber of Commerce, insurance and American Medical Assn. representatives will be held here in the fall to consider problems of improving the public health in connection with the work of the chamber's health advisory and insurance department.

Carl Jacobs, Hardware Mutual Casualty, chairman of the chamber's insurance committee, and H. E. Hilton, assistant manager of that department, attended a recent conference with A.M.A. representatives at Chicago.

President Club of Midland Mutual Tops Previous High

Midland Mutual Life reports a President Club membership of 47 for the year ending June 30, 1947, an all-time high. Club membership is awarded on the basis of new paid-for volume and persistency of old business.

Tice & Jeffers, Columbus, O., led all agencies in number of Club members. The S. Byrl Ross agency, Parkersburg, W. Va., gained second place and the Charles E. Sherer agency, Marion, O., was third.

Based on personal production, H. J. Plack, Sr., of Peoria, automatically became president; S. Byrl Ross of Parkersburg, vice-president; and S. E. Smith, Fairmont, W. Va., secretary.

This group of salesmen accounted for approximately \$13 million of business during the club year and showed a persistency record of 92.4% on old business.

Illinois Assn. Officers Confer at Peoria

Earl M. Schwemm, Great-West Life, Chicago, president Illinois Assn. of Life Underwriters, presided at a meeting of the officers in Peoria at which the budget was approved and increased activities and definite plans were discussed. It was decided to hold a luncheon at Hotel Statler, Boston, Sept. 10, of all the Illinois delegation to the N.A.L.U. convention. The purpose is to have a fellowship hour and discuss candidates.

The Illinois association will sponsor a state conference in conjunction with the mid-year meeting at Peoria. The state conference is to be held Nov. 20-21, with the first session starting at 2 p. m. Nov. 20 followed by an evening meeting and then the last session Friday morning.

The usual mid-year pattern follows, a general agents and managers conference Friday afternoon, and also a meeting of the Illinois Round Table. There will be the usual banquet for all those in Peoria attending the managers meeting, and the sales congress which will be all-day Saturday. The purpose of the state conference is to have one or two delegates from each local association in attendance and to confer on activities and discuss ideas given by speakers. The conference will be held under supervision of N.A.L.U.

Be sure you have "all the answers", get the *Unique Manual-Digest* from THE NATIONAL UNDERWRITER.

THE UNION LABOR LIFE INSURANCE COMPANY

MATTHEW WOLL, President

570 Lexington Avenue

New York 22, N. Y.



An old-line, legal reserve institution, offering Group and Ordinary Life, and Group Health, Accident and Hospitalization coverage.

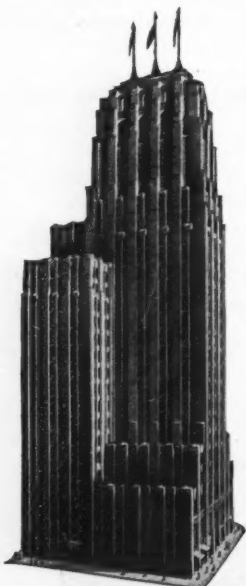
Inquiries regarding sales opportunities welcome.

HERE IS AN OPPORTUNITY

to have your own Agency and at the same time enjoy the many additional advantages of offering a COMPLETE line of protection to your clients.

Accident, Health and Hospitalization forms, when added to an excellent series of Life Policies, are powerful aids to new appointees.

Managerial opportunities for qualified men are now available in the newly-opened states of ILLINOIS, INDIANA, MICHIGAN and OHIO.



Northern Life Tower, Seattle

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Please direct inquiries to
A. LINUS PEARSON
ASSISTANT VICE PRESIDENT
176 W. Adams, Chicago 3

★
**NORTHERN LIFE
INSURANCE CO.**
SEATTLE, WASHINGTON

Established 1906

D. M. MORGAN, President

Arnold Clarifies Effect of Guertin Law on Rates

MINNEAPOLIS—The public's questions as to whether life insurance rates will go up or down Jan. 1, when the Guertin law becomes effective in most states, can be answered "Generally up, but not because of the law," according to O. J. Arnold, president of Northwestern National Life.

Until the passage of the Guertin legislation, the laws of most states have specified the American experience mortality table, published in 1868, as a working basis for figuring life insurance reserves and cash values; this fact has proved to be a basis for considerable popular misinformation regarding insurance costs and their relationship to present day death rates, Mr. Arnold pointed out.

Dividends Controlled Costs

The shift to a modern mortality table, under the Guertin law, will make no difference in the actual cost of insurance to the average policyholder, Mr. Arnold stated, because through the return of dividends to policyholders, actual net costs of insurance have consistently been adjusted year by year to reflect actual mortality experience of the mutual companies, while in the case of stock companies, which do not pay dividends to policyholders, competition has necessitated rates which would compete with the net costs of mutual insurance.

Dividend rates have gone steadily down and net costs to policyholders have steadily risen in the past 15 years, however, because interest rates on invested policyholder funds have fallen greatly—the effects of the fall being far more than that of the decline in death rates in the same period, Mr. Arnold's statement points out. Interest earnings on insurance investments have always paid a considerable portion of the average policyholder's insurance costs; interest yields on high-grade investments which meet insurance standards have shrunk more than a third

in recent years, Mr. Arnold stated—from an average of slightly over 5% in 1930 to 2.9% in 1946.

General premium rate increases on new policies have been announced by various insurance companies since the war's end and many more will be made as of Jan. 1, 1948, due partly to increased operating costs but principally to the decline in interest earnings. These increases would have taken place anyway, and have nothing to do with the Guertin law, but, Mr. Arnold observed, the Guertin law at the same time readjusts premium rates more accurately among the various age groups.

The new law has tended to postpone some rate changes, however, he stated, because inasmuch as it would necessitate the issuance of new rate books and other printed schedules anyway, many companies have postponed until next January the inevitable premium rate increases resulting from interest rate declines, in order to avoid the expense and confusion of two separate changes in rate structures.

Todd Agency's New Men Set Company Record

The John O. Todd agency of Northwestern Mutual Life in Chicago in the third year since organization is doing an outstanding job with new men. The agency led the company for the first six months this year in average production per man among inductees of the last 18 months, with an average of \$123,000 for the half year.

The agency also was second in total volume from new men inducted in 1946, the total for nine men being \$1,100,000.

Mr. Todd, a qualifying member for 12 years of the Million Dollar Round Table and a life member, now has 20 agents and his agency's paid volume in the last 12 months exceeds \$6 million.

Celanese Retirement Plan

Celanese Corp. of America has announced a group retirement annuity program for its employees, written through Prudential. The annuity is payable beginning at age 65 and thereafter for life or for five years certain. The employer contributes the major portion of the cost. Employees pay 2% of the first \$3,000 of annual earnings, plus 5% of the excess over \$3,000. For every \$5 con-

tributed by the employee, the employee gets at 65 a retirement income of \$2 a year, which is equal to 40% of total contributions. This is future service credit. In addition, if the employee has served continuously from Jan. 1, 1942, the company expects to provide a further amount entirely at its own expense for past service credit.

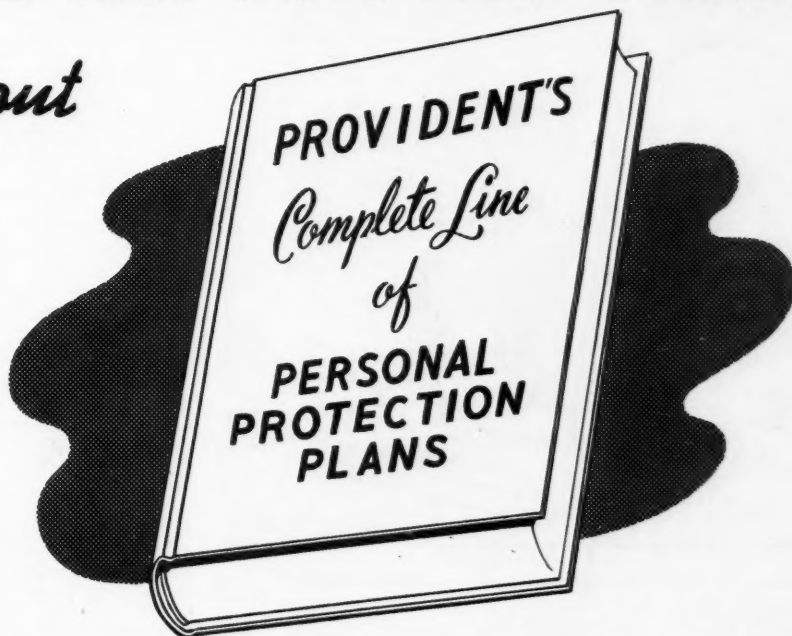
Labbe Exceeds '47 Quota

The Labbe agency of Union Mutual Life in Van Buren, Me., was the first of the company's agencies to exceed its planned production schedule for 1947. With headquarters in a town of some 2,500, the agency has for many years ranked among the 10 leading agencies nationally in paid business and will, by its present figure, complete the current year with a total in excess of \$1½ million in paid business, representing upwards of 1,000 cases.

Agents on Caribbean Cruise

A large group of Protective Life agents and their families have left for a two-week Caribbean cruise. About 30 men from 13 states, who qualified for the trip by production, will visit Nassau, Bahama Islands; Kingston, Jamaica; Port au Prince, Haiti and Havana.

It'd take a BIG book to tell ALL about



DISABILITY INSURANCE* . . Every form of Accident and Sickness coverage—including Franchise plans for five or more employees. Non-Cancellable Disability policies. Special Risks coverages.

HOSPITAL INSURANCE* . . Issued on Individual, Family Group (ages 3 months to 80 years) and Franchise plans. Hospital Room and Board, Miscellaneous Hospital Extras, Surgeon's Fees and Medical Care.

LIFE INSURANCE* . . All modern forms of Guaranteed Rate Ordinary from birth to age 65. Substandard, Salary Savings, Annuities, and Non-Cancellable Disability combined with wide choice of Life plans.

* All written on Group Plans (minimum of 25 employees) and on special forms designed for Railroad Employees.

PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY
CHATTANOOGA—
Our 60th Anniversary Year



Model Accident-Health Licensing Bill Drafted

The disability insurance joint committee, representing National Assn. of Accident & Health Underwriters and Health & Accident Underwriters Conference, at a meeting at Chicago completed action on the model license law for accident and health agents which has been one of the committee's main projects.

The sub-committee which was named to prepare and submit a draft incorporating all of the important and desirable regulations in existing bills submitted a bill with several optional sections to cover controversial points. After discussion by the committee, the most suitable optional sections were selected and the model bill adopted in a form which is to be submitted to the conference and National association with a recommendation for their endorsement and approval.

N. Y. Life Elects Woman as Director First Time

Mrs. Douglas Horton (Mildred H. McAfee), president of Wellesley College, has been elected a director of New York Life. She is the first woman elected a director of New York Life in the history of the company.

Plan New Jersey Course

The Life Underwriters Association of Northern New Jersey, in cooperation with the General Agents & Managers Assn. and with Life Underwriter Training Council, will conduct a series of 26 education meetings, starting Nov. 12 at Newark.

Unveils Salary Plan

(CONTINUED FROM PAGE 1)

three did accept a lower salary for the second year is going at a rate that is almost certain to put him in the incentive pay class on his next contract anniversary."

The average monthly salary for the 30 representatives who have completed their first contract year is \$251.67; the largest salary in the group is \$450; the smallest, \$150. The average amount of incentive pay earned for the year was \$784.91; the largest amount was \$2,430.27; the smallest, \$65.85.

An essential element in the salary plan is recognition of good leadership by payment of incentive compensation to field managers during the lifetime of a salary contract.

Qualify for Employee Rights

Salaried representatives are direct employees of the company. In addition to the group insurance and contributory and non-contributory pension plan rights of commission agents, they qualify for federal social security benefits.

In practice, the salary-and-incentive-

pay plan pays more than a commission contract for the same satisfactory production, of good persistency, from the day the business is sold, and as long as the representative remains with the company.

Preliminary approval of each prospective representative must be obtained from the home office. This approval is based on: (1) the company's personal rating chart; (2) confidential information furnished by the applicant; (3) the Strong vocational interest test; (4) an inspection report; (5) the manager's over-all appraisal and his specific reasons for recommending the applicant.

About 40% of all salary contract negotiations are broken off in the preliminary approval stage.

During his first month, the representative's time will be spent learning about the Guardian product and familiarizing himself with the company's selling procedures. He will be carefully coached in the use of Graph-Estate as a means of creating and building up sound life insurance programs. The effectiveness of this plan, and its practical appeal to

policyholders, has had a lot to do with getting salaried representatives into production quickly—and giving them a large average size sale for new men. For this period he will receive a training allowance; his contract will date from and his regular salary commence at the end of the training period.

Eventually, a representative's production results control the amount of money he earns (through incentive pay and salary increases or decreases), but his salary is paid for completing a stated work schedule. Related to his market and other factors that were considered before he was employed, the company knows what that work schedule should produce; therefore, the emphasis is placed on getting the job done.

It is also a contractual requirement that the representative sell only Guardian life insurance.

How Formula Applies

Each representative is credited with all business he pays for. Term insurance must not exceed 25% of his total production and there are one or two forms that take special handling; otherwise, policy type and premium-per-thousand have nothing to do with production credits; \$10,000 of paid business is \$10,000, whether it is ordinary life at age 25 or 20-year endowment at age 45. Length-of-service becomes a continuing factor in the second year. Persistency of business is rated in the third and following years.

Under the plan, a production that is not enough to cover the salary paid may result in a salary decrease during the following year; however, that is the only adjustment made; the representative is never in debt to the company.

Obviously, these advantages will not appeal to all men and women looking for careers in life insurance. Those who want to avoid a full time company relationship, who find close direction and supervision distasteful, and who are willing to assume the risks of wholly independent operation, will undoubtedly choose the commission form of compensation.

Issues Conn. Report

HARTFORD—Commissioner Allyn of Connecticut in his annual report to Gov. McConaughy commended the insurance industry as a whole for "the comparatively few disputes involving policy coverage" that reach the courts or are brought to the attention of his department.

Connecticut residents at the end of 1946, he said, held almost 3 million individual life insurance policies, not including group certificates. Almost \$75 million in premiums was collected in Connecticut on various lines of casualty and fire insurance.

A total of 61 Connecticut insurance companies and 476 out-of-state companies are doing business in the state, he said. Several unlicensed companies are soliciting insurance through the mails, he pointed out, adding that Connecticut citizens should not buy insurance from such companies.

Other insurance companies are, constantly seeking admission to the state, Mr. Allyn reported, and many of their applications are being rejected because they do not meet "Connecticut's high standards." Contrary to general impression, he observed, Connecticut companies transact only about 33% of Connecticut business. The companies writing the largest volume of business in the life, fire and casualty fields, are in fact, all out-of-state concerns, he said.

Aid Polio War in Canada

A group of life companies in Canada has joined forces to wage war against polio, it is announced by J. K. Macdonald, chairman of the health committee of Canadian Life Insurance Officers Assn. The plan is to organize special research in an attempt to provide a better understanding of how the dread disease is spread. The work is to be supervised by Dr. L. N. Silverthorne at the Hospital for Sick Children in Toronto.

CENTRAL DIVISION ABOLISHED

Sun Life of Canada Alters Territorial Lineup in U. S.

Sun Life of Canada has reorganized its United States territory. Nine branches included in the former central United States division will be transferred to the eastern U. S. division, where they will be in charge of S. C. H. Taylor, superintendent of agencies. Three other central U. S. branches will be allocated to the western United States division under the superintendency of A. C. Coughtry.

The branches transferred to Mr. Taylor's control are Atlanta, Cincinnati, Greensboro, Indianapolis, Jacksonville, Louisville, Nashville, Richmond and Washington. Those placed under the supervision of Mr. Coughtry are Memphis, New Orleans and St. Louis. The central U. S. division, which is abolished by reason of these changes, was in charge of V. B. Harris, until his sudden death last December.

Plan Dinner for National of Vt. Men at Boston

MONTPELIER—The National Life of Vermont will have a large delegation at the annual convention of the National Assn. of Life Underwriters at Boston and will have headquarters suite in the Hotel Statler. Sept. 11 in the Statler there will be a dinner for National Life men at the convention.

Brooks Fuller With Todd

Brooks Fuller, well known former assistant manager of Prudential in Chicago, has joined the John O. Todd agency of Northwestern Mutual Life there as a personal producer. He is an Illinois University graduate, class of 1929, and entered life insurance in 1930 with Prudential in the old Jesse E. Smith agency, where he made an outstanding personal production record.

In 1939 he became assistant manager when his father, W. S. Fuller, recently retired, returned to Chicago to take over the Smith agency. In 1934 he attained the C.L.U. designation. He is a former director of the Chicago Assn. of Life Underwriters. Despite his management duties and many civic activities, he has been a substantial personal producer and now will devote full time to that field.

Mr. Fuller is a trustee of the Village of LaGrange and past director of the Community chest there.

Brooks Fuller



"Ed Doak's Bankers Life Retirement Policy matures today!"

Bankerslifemen Find Satisfaction in Financial Independence of Policyholders

There's a whale of a big kick for every Bankerslifeman in seeing his policyholders reach retirement age with the funds to make them financially independent. There he sees the payoff for all the preparation he has put in to become a career type underwriter, capable of helping his clientele plan a sound financial future.

The training that started in his local agency and carried on under Home Office direction mixed with field work—all this bears fruit in the success he has helped another achieve while he is building his own successful career.

The high type service they render and the satisfaction they take in it make Bankerslifemen the kind of life underwriters you like to know as friends, fellow workers, or competitors.

BANKERS Life COMPANY
DES MOINES



56th Year of Service
to the People of New England

Prudential Shifts Regional Managers

L. C. Pally, who has been at the home office of Prudential as southern regional manager, returns to the field as manager in Columbia, S. C., succeeding J. W. Coleman, who returns to his home town of Charleston, S. C., as manager.

L. N. Varnado, Jr., assistant manager at Jackson, Miss., becomes southern regional manager.

T. D. Miller, manager of the New York metropolitan region, has been appointed assistant director of field services; C. E. Earnshaw, assistant metropolitan regional manager, has been transferred to the newly established Canadian region as associate manager. H. F. Tyndall, eastern regional manager, has been placed in charge of the metropolitan region. E. L. Laney, associate manager southwestern region, has been promoted to eastern regional manager.

N.F.C. Program for Detroit Convention Announced

(CONTINUED FROM PAGE 2)

Frances Buell Olson, Degree of Honor, Port Huron, chairman.

Final report of committee on credentials, J. H. Abrahams.

Report of committee on lodge activities, Frances D. Partridge, Woman's Benefit, chairman.

Election of Officers.

Afternoon Session

Report of committee on junior membership, Thomas R. Heaney, Catholic Order of Foresters, Chicago, chairman.

Report of all-insurance industry committee, Herman L. Ekern, Lutheran Brotherhood, Chicago, chairman.

"Investments," De E. Bradshaw, board chairman Woodmen of the World Life, Omaha.

Report of committee on publicity, William G. Fisher, Lutheran Brotherhood, Minneapolis, chairman.

Report of committee on distribution, E. A. Horton, Knights of Pythias.

"Businessman's Observations of Economic Conditions," Benjamin E. Young, vice-president National Bank of Detroit.

Report of code committee, George G. Perrin, Modern Woodmen, Rock Island, chairman.

Thursday, Oct. 2

Morning Session 10:00 a. m.

"A Challenge—Our Responsibility," John C. Lehr, former congressman and recently United States attorney.

Report of committee on ethics, Dora Alexander Talley, Woodmen Circle, Omaha, chairman.

Installation of Officers—Installing Officer, S. H. Hadley, president Protected Home Circle, Sharon, Pa.; escort, Woman's Benefit.

D. N. Ellis Takes Over for Mass. Mutual at Syracuse

D. N. Ellis, agency assistant of Massachusetts Mutual Life since last November, has been appointed general agent at Syracuse. He was for 14 years with Litchard & Cook, general agents for western Massachusetts. He was Springfield agency cashier for seven years before devoting his full time to selling. He is a C.L.U. In the Springfield Junior Chamber of Commerce Mr. Ellis has served as president and chairman.

Before entering the life insurance business in 1933, Mr. Ellis was a clerk for Tift Brothers, investment brokers, and later was a credit reporter for Dun & Bradstreet.

Drop Ga. Mid-Year Reports

The Georgia department no longer requires companies doing business there to file semi-annual reports. Even though most of the statements were in skeletonized form, they furnished some slight indication of the year's business.

Actuary for Pension Plan

George B. Buck, consulting actuary, New York, has been employed as a consultant for the Tennessee state retirement board. Of 8,300 state employees eligible under the retirement plan, 5,600 have signed up and will begin at once to pay in 7% of their salaries—3½% to take care of benefits for those who are

now or nearly ready for retirement. The actuary will develop the data required to establish a permanent schedule of contributions and of benefits. Temporary employees and those on weekly payrolls are not eligible for membership.

Home Provides Surgical Care

Home Life of New York has arranged to make surgical care in hospitals available to its 486 employees in 35 branch offices through the Blue Cross. Benefits will become effective Sept. 1. The surgical coverage will supplement the Blue Cross hospitalization which Home Life provides for its employees.

Form New K. C. Company

American Standard Life of Kansas City has been chartered. It is authorized to issue 250 shares of \$100 par value stock. Incorporators are: D. P. Redding, M. M. Breuer, F. Redding, D. C. Redding, T. Breuer, P. Crenshaw and J. Huke.

Van Winkle Agency Leads

The Kellogg Van Winkle agency of Equitable Society, Los Angeles, led all agencies of the company in the volume of new business paid for in both June

and July, and stood fourth among all agencies for the year.

Patman Asks Probe

WASHINGTON—Rep. Patman, Texas, has suggested that the House small business committee investigate life insurance housing developments and methods of leasing facilities at shopping centers. Patman has long been a foe of chain stores.

Rent, Salary Survey

L. I. A. M. A. has initiated a survey of its member companies on rent and salary costs in agencies.

Iowa Conference Oct. 24-25

A state conference of the Iowa Assn. of Life Underwriters will be held at Des Moines Oct. 24-25. Several national officers are expected to attend, together with officers of the 14 local associations in the state.

Oscar E. Aleshire, venerable retired president of Modern Woodmen, Rock Island, Ill., fraternal society, and former head of the Parker-Aleshire & Co. general insurance agency of Chicago, has sold his cooperative apartment on the

south side of that city in order to eliminate the responsibilities of housekeeping and Sept. 12 with his wife will journey to Helena, Mont., to visit a daughter for a month. He expects to return to Chicago about Oct. 15, and then the Aleshires will go to New York City to visit another daughter for two weeks. Their plans call for going to Clearmont, Fla., about Nov. 24, to spend the winter at the Lake Highlands hotel.

Mr. Aleshire is a past president of the Chicago Board of Underwriters and for many years was national treasurer of Modern Woodmen before becoming its president. The society was in need of modernization of its methods of operation, which task was done under the able direction of Mr. Aleshire.

Franklin Life entertained its 500 home office employees and their families at a picnic at Oakcrest Country Club. This is an annual affair and the office closed at noon to enable everyone to attend.

W. Preston Donald, 58, Ames, Ia., midwest district manager of Modern Woodmen, died at Ames, following an operation. He was president of the Iowa Fraternal Congress in 1945.

D. L. MYRICK Lake Charles, Louisiana

Qualifying Member of the
Million Dollar Round Table
1944, 1945, 1946, 1947.



LOUISIANA'S CANDIDATE for NATIONAL TRUSTEE of N.A.L.U.

ENDORSEMENTS:

Sponsored by the Lake Charles Association of N.A.L.U., Mr. Myrick is endorsed by the following associations: **Louisiana:** Louisiana State — Baton Rouge — Shreveport — Southwestern (Lafayette)—Alexandria. (The New Orleans Association traditionally does not endorse any candidate for National Office.) **Texas:** Central Texas (Bryan); East Texas (Tyler); Amarillo; San Angelo; Austin; Galveston; The Dogwood (Palestine); Piney Woods (Lufkin); Houston; Beaumont; San Antonio; Waco; Corpus Christi; Abilene. **Oklahoma:** Oklahoma State; Stillwater; Muskogee; Southwestern (Lawton); Kay County (Ponca City); Oklahoma City; Enid.

QUALIFICATIONS:

Past President and director of Lake Charles Ass'n and presently National Committeeman. Life and qualifying member Million Dollar Round Table. On National Association Convention program in Detroit '44 and Cleveland '46. A speaker on Oklahoma State Association Sales Congress in 1947. Speaker at West Texas Sales Congress in 1946. Speaker before numerous Louisiana and Texas Associations. Member of Agent's Compensation Committee of the National Association. Personal producer throughout his 14 year life insurance career.

This announcement is presented with the compliments of the
Agents and Managers of the

GREAT SOUTHERN LIFE INSURANCE COMPANY.

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Vice President



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This group of forty-seven Top Producers paid for over
\$12,000,000 in the Club Year ending June 30, 1947.



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Leonard R. Boord

THE MIDLAND MUTUAL LIFE INSURANCE COMPANY Columbus, Ohio



Cecil H. Mechem



A. L. Googe



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Harvey D. Monroe



John W. Greer



Geo. A. Bowen



Wm. E. Whipple



Robert L. Burke



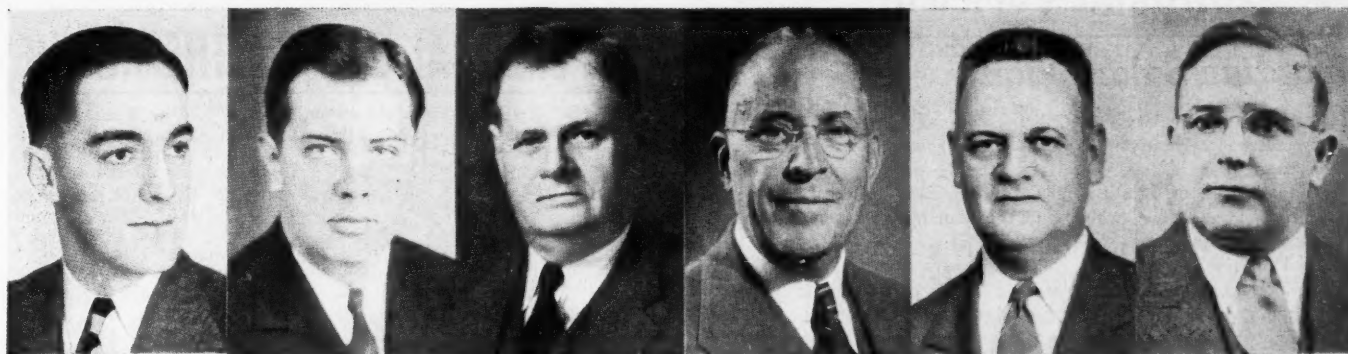
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H. D. P. Thomas



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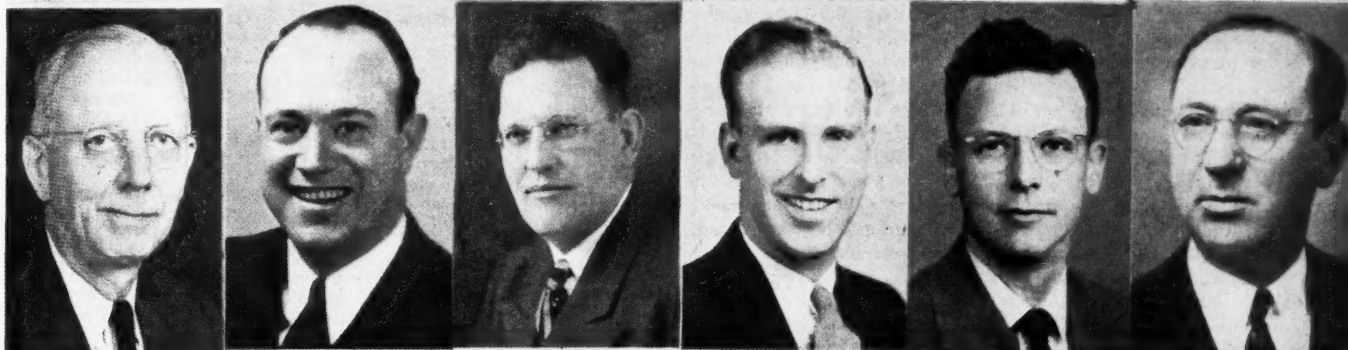
Chas. E. Sherer

C. A. Devoe

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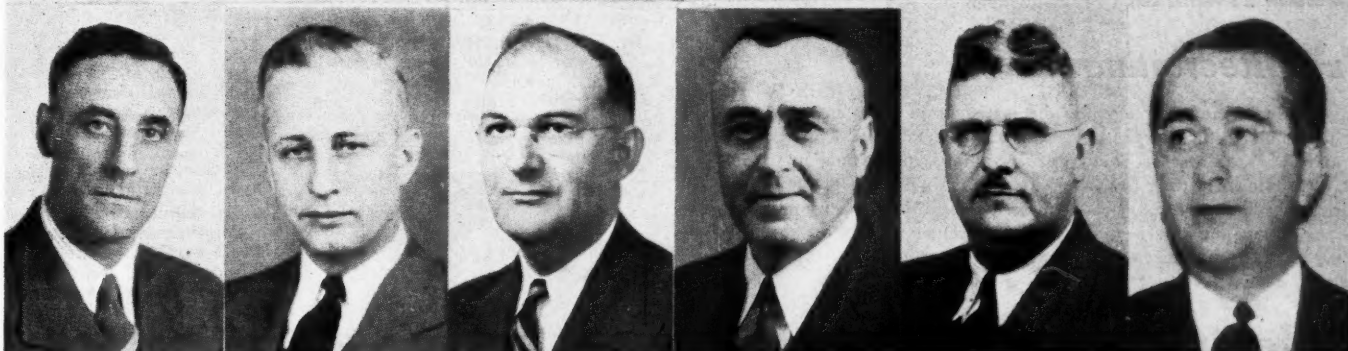
Martin V. Chapman

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James H. Moorcroft

G. A. B. Woodley

L. W. Breneman

Oscar H. Wisler

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J. Willard Brenneman



S. L. Yochum

L. K. McGinnis

Paul T. Starr

E. Omar Mowrer, Jr.

B. W. Dornbier

Lloyd T. Stillson



E. B. Fleming

Herman O. Tice

Thor E. Woodworth

Paul C. Trump

M. A. Bennett

Louis H. Guenther

EDITORIAL COMMENT

The Guardian Salary Plan

The announcement of its salary contract plan for field representatives by Guardian Life, coming as it does just before the National Assn. of Life Underwriters meeting at a time when agents' compensation is a subject of wide discussion, should provide some definite experience on which to hang an argument or an opinion.

Guardian Life chose to keep its experiment out of the arena of public opinion until it had two years experience and some figures to report. Their plan has been given a reasonable test, and the officials are pleased with the results.

One of the interesting points about the plan and the company's experience with it is the emphasis it puts on the work the agent does and the control over that work that the company exercises to be sure that it is done. It has always been difficult to tell in advance whether a man who qualified in every other respect would go out and dig his way through the unfamiliar preliminary barriers to success. That was an answer that only time would produce. Under the Guardian's plan the responsibility is

on the company to make the man succeed, or the cost is sufficiently heavy and falls directly on the company so that it cannot afford to let the issue drag and the man fail over a great length of time.

In the past companies have taken men if they looked good and, knowing that the law of averages would produce some good men, have gone along with a great many that a company cannot afford to go along with under a plan of this kind. As a matter of fact, the large number of failures early in the history of the plan were no reflection on the plan itself but did reflect too great a reliance on old procedures and judgments.

Under the salary plan a company must approach the hiring of new men in the same way that it loans money. A life insurance company does not loan money on the law of averages, but on the individual qualities inherent in that particular situation. It is only by doing the job in this way that losses are held to a minimum. The same result occurs when the kind of selectivity used in the investment department is applied to the hiring of new agents.

Trends in Recruiting

General agents in seeking new agents realize that they must return to the old paths and endeavor to interest young men who have a natural leaning toward life insurance and who give assurance of success. As a rule, it can be said that recruiting G. I.'s has been quite a disappointment. They have not given

the satisfaction that it was supposed they might. Therefore, general agents are watching young men in other lines where it might seem that they can make more money in life insurance, find it a more congenial occupation and are willing to work hard for a time until they can get a foothold.

No Ausbreitungswahrscheinlichkeit Here

Many explanations have been put forth for the supremacy of the United States and the British empire in the field of insurance. A look at the proceedings of the recent international insurance conference in Santander, Spain, however, suggests a possible reason. It appears that continental European insurance men are bogged down with insurance terms of German origin, such as *ausbreitungswahrscheinlichkeit* and *ausbrechungswahrscheinlichkeit*.

Ausbreitungswahrscheinlichkeit means the probability that an event, when occurring, will cause a high loss ratio. *Ausbrechungswahrscheinlichkeit* means the probability that a given event will occur. Possibly these terms mean something more exact than "severity"

and "frequency," respectively, but if so it doesn't appear from the translations given.

How can a business expect to get anywhere with a nomenclature as unwieldy as the Chinese alphabet? The remarkable thing is that the Germans and others who use German terms have done as well in the insurance business as they have, juggling terms like *ausbreitungswahrscheinlichkeit* and *ausbrechungswahrscheinlichkeit*.

These two jaw-breakers were not picked out as particularly horrible examples. There must be a hundred like them and probably many far worse.

Yes, insurance men of the English-speaking countries should be devoutly thankful that even their most technical

technicians have not succeeded in cluttering up the business with anything

like *ausbreitungswahrscheinlichkeit* or *ausbrechungswahrscheinlichkeit*.

PERSONAL SIDE OF THE BUSINESS

Robert H. Brilliande, regional manager in the Hawaiian Islands for Franklin Life and leading personal producer of that company,

is visiting the mainland with Mrs. Brilliande. He is a life member of the Million Dollar Round Table and on leaving Springfield will attend the annual meeting of that group at Swampscott, Mass., as well as the convention of National Assn. of Life Underwriters at Boston.



R. H. Brilliande

In addition to leading the Franklin organization in personal sales during the first seven months of this year, Mr. Brilliande heads a large agency in Honolulu which stands in second place nationwide. He was selected as company "Man of the Month" in May of this year.

A native of France and a graduate of the University of Hawaii, he has had a varied career as editor and publisher of the *Waikiki "Pictorial News"* and as a member of Honolulu symphony orchestra.

After their trip east Mr. and Mrs. Brilliande will return to Honolulu by Clipper at the end of September.

Dr. Paul H. Charlton, the new medical director of Midland Mutual Life, is clinical associate professor of surgery at Ohio State University where he received his A.B. degree in 1916, M.D. degree in 1921 and M.Sc. degree



DR. PAUL H. CHARLTON

in 1923. He has been engaged in the private practice of surgery at Columbus since 1926. In the first war he served as a major and is currently medical adviser of American Legion for the department of Ohio.

Karl B. Korrady of Chicago, assistant to President Alfred MacArthur of Central Life of that city, has been confined to his home for some three months recovering from a cerebral hemorrhage. His blood pressure has been greatly re-

duced and he is now in the recuperative stage. However, it is thought he will have to remain quiet and watch his step for another month or so.

Cliff C. Jones, chairman of Kansas City Fire & Marine and president of R. B. Jones & Sons, and W. T. Grant, chairman of Business Men's Assurance, are members of a party of Kansas City friends that are sailing from New Orleans, Sept. 21, on a 47-day cruise that includes stops at Martinique, Rio de Janeiro, Santos, Montevideo and Buenos Aires. They will sail on the *Del Sud* of the Delta Line.

George D. Gardner, Arkansas City life and local agent, a candidate for Kansas commissioner of insurance last year, suffered a double fracture of the left leg and other serious injuries in an automobile accident near Winfield, Kan.

F. L. Bramble, whose election as president of Midland National Life of Watertown, S. D.,

was reported in last week's issue, was one of five incorporators of the company, which was formed in 1906 as the Dakota Mutual Life. The name was changed to Midland National in 1925. Mr. Bramble was secretary from the company's formation in 1906 to his advancement to president. Mr. Bramble was born in Yankton, S. D., in 1872 and has lived in South Dakota all his life. He was superintendent of banks under Gov. Elrod.

In recognition of his leadership, agents of Southwestern Life have presented to President C. F. O'Donnell a handsome Georgian model radio-phonograph combination with a matching cabinet filled with records of his favorite music.

Joy M. Luidens, executive secretary of the Chicago Assn. of Life Underwriters, will leave Aug. 29 to attend the Boston annual meeting of the National Assn. of Life Underwriters and also will visit a sister in New Brunswick, N. J., and brothers who reside in Brooklyn and Rochester, N. Y.

Robert Corotis, director of sales of the Town & Village agency, Columbus, O., which is general agent of Berkshire Life, reports the arrival of a new son, Robert Maxwell.

Ray J. Mertz, assistant manager of Mutual Life and secretary Milwaukee Assn. of Life Underwriters, and Mrs. Mertz celebrated their silver wedding anniversary with a party at their home. They are now on a western trip and will visit their son and daughter-in-law in San Jose, Cal.

Patricia Joan Piver, daughter of Jack Piver, publisher of "Pacific Insurance" magazine and "Western Underwriter," and granddaughter of "Commodore" John C. Piver, publisher of "Under-



F. L. Bramble

THE NATIONAL UNDERWRITER

LIFE INSURANCE EDITION
PUBLISHED EVERY FRIDAY

Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York.

PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO 4, ILL. Telephone Wabash 2704.

EDITORIAL DEPT.: C. M. Cartwright, Editor. Levering Cartwright, Managing Editor. News Editor: F. A. Post. Associate Editors: D. R. Schilling, J. C. O'Connor. Assistant Editors: Richard J. Thain, John C. Burridge.

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BOSTON 16, MASS.—258 Park Square Bldg. Tel. Hubbard 8696. Wm. A. Scanlon, Vice-Pres.

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DALLAS 1, TEXAS — 802 Wilson Bldg., Tel. Central 6833. Fred B. Humphrey, Southwestern Manager.

DES MOINES 12, IOWA—3333 Grand Ave., Tel. 7-4677. R. J. Chapman, Resident Manager.

DETROIT 26, MICH.—1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards, Resident Manager.

KANSAS CITY 6, MO.—605 Columbia Bank Bldg., Tel. Victor 9157. William J. Gessing, Resident Manager.

MINNEAPOLIS 2, MINN.—555 Northwestern Bank Bldg. Tel. Main 5417. R. W. Landstrom, Resident Manager.

NEW YORK 7, N. Y.—99 John St. Room 1103, Tel. Beekman 3-3958. Editorial Dept. — R. E. Mitchell, Eastern Editor; Kenneth O. Force, Associate Editor. Business Dept. — Ralph E.

Richman, Vice-Pres.; J. T. Curtin and W. J. Smyth, Resident Managers.

PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127. Tel. Pennypacker 3706. E. E. Fredrikson, Resident Manager.

SAN FRANCISCO 4, CAL.—507-S-9 Flats Bldg., Tel. EXbrook 3054. F. W. Bland, Pacific Coast Manager. Guy C. Macdonald, Pacific Coast Editor.



writers Report," was married to Frank D. Jones at Beverly Hills, Cal. Florence Piver, sister of the bride, was her maid of honor.

Richard Boissard, president of National Guardian Life, and Mrs. Boissard announce the marriage of their daughter, Suzanne, to Erwin Rudolph Schmidt, Jr. at Grace Episcopal church, Madison, Wis.

R. A. Beatty, New York City general agent for Security Mutual Life of New York, received an engrossed scroll honoring his 80th birthday and completion of 34 years service with the company. President F. D. Russell made the presentation at a luncheon attended by senior officers.

R. Clinton Meadows, National Life of Vermont, Binghamton, N. Y., has been appointed a member of the Binghamton Housing Authority. He succeeds Frederick D. Russell, president of Security Mutual Life.

Anniversary festivities marking the 80th birthday of **Frederick H. Ecker**, chairman of Metropolitan Life, featured a meeting and luncheon at the home office attended by officers of the company, administrative personnel and field veterans. The meeting was restricted to veterans of 35 years' service. In all the company lunch rooms ice cream and cake were served as part of the birthday celebration. Mr. Ecker, with Metropolitan 64 years, passed the retirement age 10 years ago. At that time he relinquished his position as president, but at the request of the board he permitted his election to chairman. At his own insistence he has served as chairman without salary.

D. S. Walker, manager at Philadelphia for Mutual Benefit Health & Accident and United Benefit Life, has returned from a wedding trip in Bermuda, having married Miss Althea Wilbur of Boston, Aug. 9. The ceremony was performed at Marblehead, Mass.

Walter W. Head, president of General American Life, who for 20 years was president of the national council of Boys Scouts of America, was elected a member of the International Scout Bureau at the international conference at Moisson, France.

DEATHS

Edward R. Kerley, former agent and broker with Security Life & Accident at Wichita Falls, Tex., was killed in an automobile accident while en route to his home from San Antonio.

John L. Schwemm, 76, died of a coronary occlusion. He was the father of Earl M. Schwemm, Chicago and northern Illinois manager of Great-West Life. His wife, Gertrude, Earl Schwemm's mother, survives. John Schwemm conducted a teaming business previous to retirement.

Frank W. Kurfees, examiner for the North Carolina department, died suddenly at St. Paul. He was there in convention examination work. His death was said to have been due to a ruptured appendix.

C. A. Wagner, district manager in the Jackson, Mich., area for Mutual Benefit Life, died following a heart attack. He had been with Mutual Benefit in Jackson since 1919, having been district agent for a number of years.

Mrs. Ruth Almy, 51, died at her home in Pelham Manor, N. Y. Her husband, J. H. Almy, is superintendent of agencies in metropolitan New York for Metropolitan Life.

Atlanta Wins Top Honors in Agency Cashiers' Contest

Atlanta has been selected as national headquarters for the Life Agency Cashiers Assn. of the United States and Canada, with J. I. Oberst, cashier of the local agency of Northwestern Mutual, as national president. National headquarters is selected on the basis

of work done by the local branches. The Atlanta branch accomplished this under the leadership of Sybil Arbery, cashier of Life of Virginia. In addition to Mr. Oberst, who will serve as national president for the coming year, Inestell Coleman, Connecticut General, and J. J. Boyd of Gulf Life, both of Atlanta, were elected secretary and treasurer respectively. W. F. McNairy of Indianapolis will install the new national officers in early October.

Oppenheim Heads New Coast Agency of Lincoln Natl.

Gerald Oppenheim has been named general agent at Beverly Hills, Cal., by Lincoln National Life. The new agency will be at 9008 Wilshire boulevard, Beverly Hills, and will operate in Los Angeles and surrounding territory in California.

Mr. Oppenheim has been in life insurance for 28 years. He has had considerable experience in agency building and management, and was for 12 years manager of a large agency in Chicago. At the time of his Lincoln National Life appointment he was operating his own life and general insurance agency in Beverly Hills.

Mr. Oppenheim attended the University of Rochester and is a C.L.U.

Named Winnipeg Manager

Monarch Life of Canada has appointed A. T. Ingram as manager for Winnipeg. He joined the company in 1938 as an agent and was appointed supervisor of field service at the home office in 1945.

Holder to Seattle Post

Jack Holder has been appointed assistant brokerage manager at Seattle of Occidental Life under Manager Fred B. Wiley. He joined Occidental in 1945. During the war he was navigator on an army B-17.

Cantelon in Larger Quarters

The G. F. Cantelon agency of Great-West Life at St. Louis has moved to larger and air-conditioned quarters in the Merchants Laclede building. It was formerly in the Boatman's Bank building.

Union Central Gathering

Union Central Life is having a get-together during the N.A.L.U. convention at Boston Sept. 11 at the Somerset hotel. There will be cocktails and dinner.

Fraternal Going on Air

New England Order of Protection, Boston, has signed with the Yankee network for a new series of one-minute participations in the Tuesday and Thursday editions of the popular 11-11:10 p.m. news service programs. The fraternal will sponsor this one-minute participation on 21 stations in New England for 13 weeks.

Two Prudential managers, **Robert P. Murray** of Troy, N. Y., and **George M. Martin**, Cumberland, Md., have just completed 35 years of service. Mr. Murray started as an agent at Schenectady. He was transferred to Troy in 1914, becoming assistant manager there in 1916 and manager in 1934.

Mr. Martin first joined the company as an agent at Peoria, Ill. He was made assistant manager in 1922 and manager at Danville, Ill., in 1930. He was transferred to Cumberland in 1945 after serving for 10 years as manager of district No. 2 at St. Louis. Before joining Prudential he was an officer in the marine corps.

St. Joseph, Mo.—New officers are: President, M. M. McKenny, New York Life; vice-president, Don Day, Missouri Insurance Co.; secretary, W. B. Smith, Penn Mutual Life; national committeeman, G. G. Phillips, National Life & Accident.

"A neighborly company" was the "in-a-word" description of the Central Life of Illinois at a recent civic celebration honoring one of our general agents.

So many human relations are included in the term "neighborly" . . . friendliness, understanding, helpfulness, sincerity. It conveys a warmth of feeling born of sharing sorrow . . . enjoying good fortune. What more truly personifies the mission of a life insurance company!

This spirit of neighborliness is reflected not only in the relationship between our field men and their policy owners, but characterizes the close association between the Home Office and the Field.

The complete line of policies . . . the sales aids . . . added to this "neighborliness" offers the career life insurance man a real opportunity.

CENTRAL LIFE Insurance Company OF ILLINOIS

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THE HOME OF
COMPLETE
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Business Men's Assurance
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LIFE • ACCIDENT • HEALTH • ALL-WAYS
HOSPITALIZATION • GROUP • REINSURANCE

AMONG COMPANY MEN

Price Is Retiring; Westring Successor

MILWAUKEE—Frederick P. Price, superintendent of mortgage loans and assistant secretary of Northwestern Mutual Life, retired under the company's



C. A. Westring

F. P. Price

retirement plan Aug. 28 after 44 years' service. Clarence A. Westring has been appointed to succeed Mr. Price.

Born in Plainfield, N. J., Mr. Price

completed his schooling in Chicago. He became associated with Handy & Co., Chicago abstract firm. Mr. Price was assigned to abstract work for Northwestern Mutual and this led to his joining its law department in 1903. After being a title examiner for nine years he was transferred to the loan department and in 1919 was appointed superintendent of mortgage loans. He was given the additional title of assistant secretary in 1943.

Mr. Westring was born in Milwaukee and was graduated from University of Wisconsin law school in 1930. He practiced law in Madison for a short time and then was employed in title work by Title Guaranty Co. of Wisconsin. He joined Northwestern Mutual's law department and became chief title examiner in 1941. Transferred to the mortgage loan department in 1946, he has been assisting Mr. Price.

B. G. Hildebrand Advanced

NEW YORK—B. G. Hildebrand, attorney in the law division of Metropolitan Life, has been appointed a member of the administrative personnel to serve

as tax attorney. He will handle among other matters, legal problems relating to the company's taxes and tax questions involved in contracts with policyholders and others. Mr. Hildebrand joined Metropolitan in 1922 and while an employee attended St. John's University law school and received his bachelor and master of law degrees, being admitted to the bar in 1932. He has been active as a member of the joint committee of the American Life Convention and the Life Insurance Assn. of America regarding tax withholding and information at source.

Underhill Now Assistant Secretary of N. W. Mutual

Harvey B. Underhill has been appointed assistant actuary of Northwestern Mutual Life.

He has been with the company 46 years, having started in the actuarial department in a minor capacity after graduating from high school in 1901. He was appointed to head the newly created change calculation division of that department in 1914. Since the surrender correspondence division was established in 1921, Mr. Underhill has been its supervisor. He now becomes a full-fledged officer of the company.



H. B. Underhill

Three Jefferson Standard Selection Men Advanced

Jefferson Standard has promoted three men in the underwriting department.

R. B. Alexander becomes assistant chief underwriter. He started with Jefferson Standard in 1925 following his graduation from University of North Carolina, and except for an interval of 3 years has been with the company continuously since that time. Prior to going into the underwriting department in 1934 he had experience in several other departments.

R. C. Anderson and G. L. Swaim have been appointed underwriters. Mr. Anderson, a 1936 graduate of Guilford College, has been with the company since 1938 except for 3½ years in the army. Mr. Swaim was born in Winston-Salem and graduated from University of North Carolina in 1939. He has been with Jefferson Standard since 1940, when he started in the planning department. He served four years in the army.

Arthur R. Todd Named Franklin National Head

Arthur Ralph Todd has been elected president and treasurer of Franklin National Life of Greenville, S. C. He succeeds Charles O. Milford, Jr., who has resigned to study the ministry at

Southern Baptist Theological Seminary. Mr. Todd graduated from Furman University in 1926 and then went with Lincoln National. He was connected with that company 20 years, resigning to undertake underwriting and medical duties for Lamar Life.

Life of Ga. Advances Two and Revamps Ga. and S. C. Territory

C. C. Hewett of Savannah, and C. C. Cothran of Greenville, S. C., have been appointed assistant superintendents of agencies by Life of Georgia, effective Sept. 1. Two divisions are being separated into five and four new districts are being established in South Carolina and Georgia.

Mr. Hewett has been with the company 40 years, beginning as an agent in Atlanta, and serving in Birmingham and Savannah. He has been manager of the coastal Georgia division for many years.

Mr. Cothran joined the company 20 years ago and has served in South Carolina, Alabama and Tennessee. He has been western South Carolina division manager.

Coastal Georgia Division

Coastal Georgia division is separated into two divisions: Augusta division—D. O. Hamby, former Augusta district manager, division manager. A new district is established at Dublin with A. D. High, former staff manager there, as district manager; coastal Georgia division, C. R. Sills, former Savannah district manager, division manager.

Western South Carolina division is separated into three divisions: Greenville division—G. F. Tucker, former Greenville district manager, division manager; Columbia division—H. Q. Jones, former Sumter district manager, division manager; Greenwood division—C. C. Cothran, former Greenwood district manager, division manager.

New South Carolina Districts

New South Carolina districts are established at Chester with R. H. Kirven, former staff manager at Kershaw, as district manager; at Union, with G. B. Sparks, former special agent at Gaffney, as district manager; and at Laurens, with H. A. Lindler, former staff manager for Laurens and Winnsboro, as district manager.

F. L. Ashmore, special agent in Greenville, S. C., succeeds Mr. Tucker. C. I. Latham, special agent in Rock Hill, S. C., succeeds Mr. Jones. L. T. Adams, district manager at Gaffney, succeeds C. C. Cothran at Greenwood. H. O. Holiday, special agent in Greenville, succeeds Mr. Adams at Gaffney.

Bankers of Ia. Names Olds Regional Group Manager

W. Bruce Olds has been appointed regional group manager for Missouri, Kansas and southern Illinois by Bankers Life of Iowa. His office will be in St. Louis.

Mr. Olds goes to Bankers Life with 12

Yes - -

WE ARE STILL "IMPROVING"
THE "FIELD MAN'S CONTRACT"

NEW ADDITIONS -

- A—Life Time Renewals
- B—Group Insurance
- C—Group Hospitalization

And - -

UP-TO-DATE POLICY FORMS
BASED ON C. S. O. TABLES



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Guarantee Mutual Life Company

A. B. OLSON, Vice President

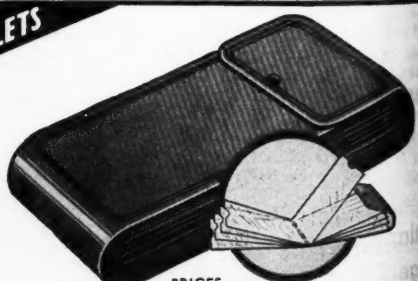
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WILL GIFT THAT
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Available in simulated leather-like finishes, also Genuine Cowhide. Holds 6 to 20 policies or valuable papers in neat, compact unit. Pockets are transparent.

No. of Pockets	PRICES			
	1 Doz.	25	50	100
6	\$.90 ea.	.85	.83	.80
8	1.05 "	1.00	.98	.95
10	1.15 "	1.10	1.08	1.05

Visopak in finest quality Top Grain Cowhide, \$2.60 ea.
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years of insurance experience. A native of Omaha, he was graduated from the Omaha Technical high school. He attended University of Omaha, Detroit Conservatory of Music and studied music in summer school at Notre Dame University.

Great-West Life Names George Aitken Secretary

George Aitken has been appointed secretary of Great-West Life. He joined the company in 1934 as chief accountant and later was appointed controller. He will consolidate many of his former duties as controller with those of secretary.

Active in community affairs, Mr. Aitken is vice-president of the Manitoba division of the Canadian Red Cross, director of Life Office Management

Assn. and immediate past president of the Winnipeg chapter, National Office Management Assn.

Harry Samm Heads Pacific Mutual's Claims Dept.

Harry Samm has been appointed manager of the claims department of Pacific Mutual Life, effective Sept. 1. He has been with the company more than 20 years in the accident and health and claims departments. Since 1942 he has been manager of the accident and health department. Mr. Samm will be in direct charge of Pacific Mutual claim offices throughout the country.

Reserve Life of Dallas has been licensed in Oregon for life and disability business.

leased in January, 1946, with the rank of lieutenant colonel, and immediately returned to the Yates agency.

Mr. Kelley joined the Yates agency in 1945 after 20 years of successful selling at Cleveland, O. He has done outstanding work in training and supervising new men.

Standard Advances Howard

R. L. Howard has been made assistant manager of the Oakland agency of Standard Life of Oregon. He joined the company early last year.

Metropolitan Puts Three in New Posts

Norman E. Lisk, former Metropolitan Life manager at Little Rock, has been transferred as manager to Middlesboro, Ky. He succeeds J. K. Steele, who is now manager at Shreveport. P. A. Hughes succeeds Mr. Lisk at Little Rock. B. A. Bain becomes manager at Aurora, Ill.

Formerly employed by the F. W. Woolworth Co. as assistant manager of

LIFE AGENCY CHANGES

Loewenheim Takes Home Life N. Y. Post; Succeeds Huber

NEW YORK—Solomon Huber has resigned as manager of the uptown New York agency of Home Life of New York and H. A. Loewenheim will succeed him Sept. 1.

Mr. Huber plans to direct three separate operations—one an organization known as Estate Planning Associates for the analysis of the general property of clients on a fee basis; a life insurance agency specializing in advanced underwriting, property analysis, wills, trusts, etc.; and, third, a publishing enterprise to syndicate material prepared by him. His agency connection will be announced about Sept. 1.

Mr. Loewenheim joined Home Life

which will lead to a doctorate at the New School for Social Research.

As vice-president of the New York City C.L.U. chapter, he has directed C.L.U. work at New York University and has served as dean of the training course for license applicants for the New York City association. He is author of more than 200 articles dealing with estate planning, taxes and trusts. Mr. Huber has had 25 years of editing, teaching, managing, writing and selling experience, engaging in these activities concurrently for the most part, and in recent years has lectured on will drafting, business insurance and tax planning.

Mutual Benefit Enters Arkansas; Names P. C. Rummel

Mutual Benefit Life is entering Arkansas and has named P. C. Rummel as

general agent, with headquarters at Little Rock. Mr. Rummel, a native Arkansan and well known in business and civic circles in the state, entered the life insurance business in 1937 and won success as an agent of Aetna Life. His father, A. C. Rummel, and uncle, Col. H. L. Rummel, were associated in managerial capacities with Mutual Life.

Mr. Rummel received his B.S. degree in economics from University of Virginia. He served as a naval aviator in the war. He is chairman of the Pulaski county Republican committee and vice-chairman of the National Federation of Young Republicans.

Two Given Higher Rank in John W. Yates Agency

John W. Yates, Los Angeles, southern California general agent of Massachusetts Mutual Life, has promoted Robert L. Woods from assistant general agent to associate general agent, and Howard Kelley from supervisor to assistant general agent.

Mr. Woods joined the Yates agency in 1934 as a clerk in the new business department, following graduation from U. C. L. A. In 1935, when Mr. Yates was made general agent for the entire state, Mr. Woods was transferred to San Francisco and made assistant manager of the northern California agency. In 1938 he returned to Los Angeles as assistant general agent.

He was ordered to active duty as an army reserve officer in 1941, was re-

GENERAL AGENCY OPENINGS

in

Northern Ohio

Southern Ohio

Western Michigan

Western Tennessee

Territory also available in other states

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Complete Home Office Cooperation
Liberal Agency Contract

Policies issued from ages one day to sixty-five years

Company in 53rd Year of Dependable Service

☆ ☆ ☆

THE STATE LIFE INSURANCE COMPANY

Indianapolis, Indiana

MUTUAL LEGAL RESERVE FOUNDED 1894



A. Loewenheim



Solomon Huber



P. C. Rummel

through Mr. Huber. He was previously supervisor of Mutual Benefit Life and went with the John H. Evans (New York City) agency of Home Life, in the sales planning division, in 1944. After a very successful record as an agent, he was appointed a field assistant. He was later appointed assistant manager in the Evans agency, and during the past few months has been assistant in the A. G. Joseph agency of New York City.

New Manager's Objective

Mr. Loewenheim will concentrate on building full-time career agents, who will be trained to create and plan the life insurance portion of clients' estates. A graduate of Princeton, Mr. Loewenheim is a director of the New York City Life Underwriters Assn. At one time he edited its magazine, "The Bulletin". He is also a member of the executive committee of the New York City C.L.U. Chapter.

Mr. Huber went with Home Life as co-general agent with Clarence Oshin in 1943. This partnership was dissolved in January, 1946. Mr. Oshin operates a separate agency at 55 Liberty street. Mr. Huber received a law degree from John's University, has taken courses at New York and Columbia universities and is presently engaged in studies

1907

Fortieth Year

1947

ORDINARY LIFE
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INDUSTRIAL HEALTH AND ACCIDENT
CREDIT LIFE
MORTGAGE CANCELLATION

INSURANCE
MISSOURI INSURANCE COMPANY

A. C. WEST
President

Home Office
St. Louis 1, Mo.

H. G. ZELL
Exec. Vice-Pres.

its largest Boston store, Mr. Lisk started with Metropolitan as an agent in Somerville, Mass., in 1923 and was promoted to assistant manager there in 1926. In 1928 he became field supervisor in southwest territory, and the following year was appointed manager in St. Louis. He was transferred to Little Rock in 1932.

Mr. Hughes' Career

Mr. Hughes, prior to joining Metropolitan, was connected with a bank, a railway company, and was a credit, sales, and office manager for two concerns in Gastonia, N. C. He was appointed by Metropolitan in 1932 in Gastonia, N. C. Three years later he was appointed assistant manager there. He has since served as field training instructor in southern territory, agency supervisor there, and divisional supervisor in south central territory, which position he held until his present assignment.

Mr. Bain, who becomes manager at

Aurora and its branch at Downers Grove, succeeds H. E. Lundin, who has been transferred as manager of a Chicago district. For 10 years he worked on a farm and in a department store before joining Metropolitan in 1930 as an agent in Mount Vernon, Ill. He became assistant manager there in 1935. Later he served as field training instructor in Great Lakes territory, field training supervisor in midwestern territory, and early last year was made division supervisor at the home office.

Rosen at Indiana Harbor for Nuzzo Agency

John C. Nuzzo of Chicago, Illinois state manager for Conservative Life and general agent for Standard Life of Kansas, has opened a branch office at Indiana Harbor, Ind., and has appointed Eli T. Rosen branch manager. The branch will have jurisdiction over territory in Illinois, Indiana and Michigan,

especially covering the Gary, Hammond, Whiting and South Chicago area.

Mr. Rosen formerly was supervisor in Cook county, Ill., for Gleaner Life of Detroit and has been active in the fraternal life insurance field for many years.

Mr. Nuzzo has been Conservative's Illinois manager since 1930, and took representation of Standard Life some months ago.

Maier to Be Penn Mutual General Agent at Okla. City

C. D. Maier has been appointed general agent in Oklahoma City by Penn Mutual Life. He succeeds L. J. Duncan, who wished to return to personal production.

Mr. Maier joined the Paul Jernigan agency in Wichita in 1943 and from the start was a successful personal producer. He has been a member of the company's Quarter Million Dollar Club in each year, writing a half-million in 1945. He has been very successful in supervisory work in the Jernigan agency. Born in Downs, Kans., Mr. Maier attended Kansas State Teachers College and then for 17 years was in the retail clothing business.



C. D. Maier

Manhattan Names Two Managers on West Coast

Manhattan Life has appointed J. W. Uren as manager at Oakland and C. G. Boyer as manager at Fresno.

Before entering insurance in 1942, Mr. Uren was in educational work for seven years. He was with Equitable of Iowa for four years in Oakland as an agent.



J. W. Uren



C. G. Boyer

He was a lieutenant-commander for four years in the naval reserve. He graduated from University of California in 1934 and received his master's degree in 1935.

Mr. Boyer has been for seven years with Guarantee Mutual Life. He is vice-president of the Central California Life Underwriters Assn.

Mr. Uren succeeds Harold Stribling, who resigned to go with another company. Mr. Boyer succeeds A. B. Hayden, who returns to personal production.

Aetna Life Names F. E. Roy General Agent at Fargo

F. E. Roy has been appointed general agent for Aetna Life at Fargo, N. D. He succeeds D. M. Wade, who died July 21. Born in Le Roy, Minn., Mr. Roy graduated from the high school there and studied engineering at the University of Minnesota.

He joined Aetna Life in 1934 as cashier in the Duluth agency. He has been assistant general agent there since 1943. The Fargo agency covers both North and South Dakota.

The Frank Tiffany agency, Wichita, has established a life department with Ross M. Clemensen, a war veteran, as manager.

ASSOCIATIONS

Dallas Assn. Offers \$50 for Three Best Motivating Stories

To encourage life agents to share their best motivating stories the Dallas Assn. of Life Underwriters will conduct a motivating story contest in connection with its annual, four-week fall round-up seminar. The best three motivating stories that get business will be awarded prizes of \$25, \$15, and \$10 respectively at the final session of the seminar Oct. 11, which will be devoted to motivation. Open to agents country-wide, the contest will close Sept. 27. Entries should be addressed to the Dallas association offices in the Kirby building.

"Prospecting" will be the theme of the opening session of the seminar Sept. 20. The speakers will include C. E. Gaines, assistant director Southern Methodist University, and Huffman Bains, Southland Life, Austin. The four Saturday morning sessions will run from 9:30 to 11:30 in the second floor auditorium of the Dallas Power & Light Co. The seminar will be free to Dallas association members. It will also be open to non-members at a registration fee of \$2.

Subjects for succeeding sessions of the seminar are "Programming" and "Self-Management and Time Control".

Winners of the motivating story contest will be announced at the closing meeting of the seminar and copies of the winning stories will be made available to those attending.

Three Chicago Groups to Resume Activities

Clifford H. Orr, Philadelphia general agent of National Life of Vermont, will address the Chicago Assn. of Life Underwriters at a luncheon meeting Sept. 25, in the grand ballroom of the Hotel LaSalle on "We Owe Them Something." This will be about the first time the ballroom will have been in use since the great LaSalle fire. Mr. Orr is chairman of the N.A.L.U. committee on education and training and in 1945-1946 was president of the National Society of C.L.U.

The women's division will meet Sept. 17 at a luncheon to hear K. Raymond Clark, Chicago tax attorney, speak on "Life Insurance and Taxation." There also will be a question and answer session at which he will answer prepared questions that the women submit.

The group supervisors division Sept. 29 will hold a luncheon meeting at which Paul A. Hazard will give a talk.

Orris Johnson on Circuit

Orris M. Johnson, Prudential, Manakato, recently elected president of Minnesota State Assn. of Life Underwriters, the other day addressed the West Central Minnesota Assn. at Morris on "Principal Unlimited." He is speaking for the Duluth group Sept. 25 on "Simplified Estate Planning".

Minnesota association has a membership of 1,017 and has as its goal a minimum of 1,200 by June 30, 1948.

List S. E. Kansas Speakers

Plans for the southeast Kansas sales congress Oct. 9-10 at Independence are being completed. Ralph Willcott, Business Men's Assn., Chanute, is general chairman; Harry Ireland, General American Life, Parsons, is program chairman; Frank Garvin, Metropolitan, Independence, publicity chairman.

Among those featured on the program will be Charles Gaines, S.M.U., Dallas; Charles Fritsche, educational director

DID YOU KNOW

that the wide facilities and excellent service of the Manufacturers Life include:

DOUBLE FAMILY INCOME BENEFIT (\$20 monthly income per \$1000)

MORTGAGE REDEMPTION PLANS—geared to F.H.A.

PENSION TRUSTS—with Life Insurance or 100% on Deferred Annuities

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UP TO \$200,000 SINGLE PREMIUM on Life, End. and Annuity Plans

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FAMILY INCOME TO AGE 65—also regular 10, 15 and 20 year F.I.B.

FOREIGN TRAVEL and RESIDENCE COVERAGE

PARTICIPATING and NON-PARTICIPATING RATES

INSURANCE IN FORCE 969 MILLION DOLLARS
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THE MANUFACTURERS LIFE COMPANY
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D. E. Ball, President

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General American Life; Louis R. Smith, Equitable Society, Topeka, president Kansas association, and Commissioner Sullivan of Kansas.

The program opens Oct. 9 with a dinner meeting of general agents and managers at which Mr. Gaines will speak. The sales congress will be held Oct. 10.

Ohio Conference Oct. 15-16

Under the auspices of the National Assn. of Life Underwriters and the Ohio association, a conference will be held at Columbus Oct. 15-16 for officers of state and local associations. The Columbus association will give a luncheon Oct. 16.

Oklahoma City—The season will start with a luncheon meeting Sept. 19.

Knoxville, Tenn.—The Knoxville association will again this year be responsible for solicitation in the professional division of the Community Chest drive. President L. F. Pratt has appointed Horace A. Calkins chairman of the committee.

Buffalo—Jul B. Baumann, Pacific Mutual, Houston, vice-president of N.A.L.U., will address the opening luncheon of the season Sept. 19. The new president, Maurice S. Tabor, will preside. Winners of the national quality award will be honored, 69 new members having won this recognition this year, a gain of 10 for the year.

Utica, N. Y.—New officers are: President, Louis Wineberg; vice-president,

Frank Wenner; secretary-treasurer, Donald McLaughlin. Mr. Wenner also is national committeeman. John Slimm, editor of "Utluin," the organization's periodical, will continue his C.L.U. class at Mohawk College.

Pittsburgh—Butler branch will hear Bernard Graham, associate general agent Mutual Benefit Life, Pittsburgh, discuss "Everyone Can Close" at luncheon Sept. 4. Fayette County branch will hear F. T. Focer, supervisor of Berkshire Life, Pittsburgh, talk on "Thinking Out Loud" at dinner Sept. 16 at Uniontown. P. J. Riley, manager Metropolitan Life, Homestead, Pa., will talk on "How Can We Use Salary Savings Plans?" at the dinner meeting of the Washington branch Sept. 17.

Denver—H. Bruce Palmer, superintendent of agencies of Mutual Benefit Life, addressed a joint meeting with the Junior Chamber of Commerce.

Mercedes, Tex.—R. W. Slinz, San Antonio manager Retail Credit Co., spoke to the Valley Grande association on "Inspection and How It Ties into Life Underwriting."

officers will be present to report and forecast company operations, discuss the new standard insurance plans, review compensation and retirement arrangements, develop public relations possibilities in both field and home office, and outline sales promotion activities. Contributions from agents will be included in three-man symposiums on "Sales Ideas That Work For Me," "Selling Our Product in Today's Market" and "How the Life Insurance Business Looks to Me." The closing address in each case will be a top officer's view on "The Challenge and Opportunity Before Us."

Speakers for Catalina Meeting

Chairman W. P. Stillman, W. A. Reiter, vice-president and medical director; H. B. Palmer, superintendent of agencies; J. J. Magovern, Jr., associate counsel; J. O. Wilson, assistant superintendent, and Grant A. Sharpe

will be the home office contingent for the Catalina meeting. A. T. Danielson, recognized authority on sales and sales promotion, who is vice-president and general superintendent of Barker Bros. Corp. in Los Angeles and past president of the National Federation of Sales Executives, will speak on "Let's Talk Sales." In addition to General Agents W. L. and T. G. Murrell the following California agents will take part in the symposiums: R. D. Cottingham, H. W. Humber, H. O. Harwell, A. G. Ruben, D. P. Carroll, C. R. Gibbs. A business insurance clinic will be conducted by Messrs. Magovern and Sharpe of the home office.

Agents from 19 eastern agencies will meet in New York City with President J. S. Thompson, Vice-president H. G. Kenagy, J. R. Beard, associate medical director; R. E. Pille, associate superintendent of agencies; C. E. Brewer, J. P. Moore and R. W. Wilkinson, assistant superintendents; A. J. Kirkland, W. F.

SALES MEETS

American National Holds Regional Industrial Rally

The industrial agencies of American National held their first regional convention and sales seminar in New Orleans this week. More than 100 qualified agents, assistant superintendents and superintendents from the southeastern division met with home office officials and executives.

The highlight of the occasion was the presentation of rewards for outstanding leadership to the following: Superintendent C. S. Conner of Orlando, Fla.; Assistant Superintendent I. P. Ramagos of New Orleans; Assistant Superintendent R. S. Magruder of Paducah, Ky.; R. H. Reece of Atlanta; and H. K. Talley of LaGrange, Ga.

During the convention Executive Vice-president W. L. Vogler predicted the records of the immediate future would far excel that of 1946 which, he said, was the best in the company's history and Agency Vice-president R. A. Furbush announced plans for extensive development of the southeastern territory.

W. W. Cherry, secretary of industrial agencies, gave an illustrated address on selection and early training of recruits and Regional Superintendent J. F. McHale directed the sales "seminar."

Mutual Benefit to Hold 7 Regionals

The first of the series of regional meetings of Mutual Benefit Life will be held Aug. 29-30 on Catalina Island, Cal., with the second in New York City on Sept. 4-5, followed by five others at Victoria, Savannah, Kansas City, Cleveland, and Chicago during the succeeding four weeks. The same pattern will be followed in the programs for these regionals, with different officers and field men



W. P. Stillman

discussing new developments, current trends and sales techniques, and including a dinner at which a guest speaker, not in the life insurance business, will bring an outside viewpoint. Prior to or following each regional will be sessions on the company's "Analograph" procedure and training, and also conferences for general agents on developments in the managerial field.

At each regional, between six and 12

THE LIFE POLICY

The history of the Life Insurance Policy is fascinating. In the beginning, merely a DEATH policy; today a LIFE policy in every sense of the word. A piece of paper, if you will, but a piece of paper that has come unscathed through every catastrophe.

Social security—protection in emergencies—a guarantee of satisfactory income—protection of dependents against death and its consequences—that's a Life Insurance Policy.

We are proud of the part we have played in helping develop the Life Policy to its present versatile role and we will continue our efforts to heighten and widen its scope of service. If you, as an Underwriter, are interested, you will find it pays to be friendly with



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Offer You —

The best opportunities for great service by and substantial income to experienced producers.

Our Direct General Agents Contract is especially designed to meet this challenge.

Attractive Territory Available In

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OPPORTUNITY IN CALIFORNIA

Position of Assistant Actuary, San Francisco City and County Employees' Retirement System, to be filled by Civil Service Examination, on October 30, 1947. Applications must be filed by October 10, 1947. Entrance salary \$350 with a maximum of \$420, for a five-day week of 40 hours. Examinations to be held at candidate's location if possible.

For details and application forms, write to:

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Progressive western insurance company needs qualified Group men to fill two openings in Midwest in important territories. Compensation commensurate with past experience. Address N-6, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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White and I. W. Shattuck, assistant secretaries; C. W. Melchinger, assistant mathematician; E. C. Hawes, director of sales training; Mildred F. Stone, director of policyowner services, and other home office members. "What Makes America Great" will be the subject discussed by the guest speaker, Thomas H. Beck, chairman Crowell-Collier Publishing Co. Agents taking part in the New York meeting include: J. H. Ames (New York), W. J. Ames (Norfolk), D. H. Waterhouse (Boston), F. B. Northrup (Syracuse), E. C. Nufer (Albany) and F. L. Crowell (Hartford). General chairman will be Lester Einstein, New York general agent. The keynote and welcome will be extended by General Agent A. V. Youngman, New York City.

N. Y. Life to Hold 10 Conferences

Ten educational conferences for agents of New York Life who have qualified for membership in the 1947 Nylc production clubs will be held late in August and in September and October.

The Nylc Top Club Council will meet Sept. 2-6 at Banff, Canada, and regional meetings of the Top 200 Clubs will be held at Bratton Woods, N. H., Sept. 18-21; at Mackinac Island, Mich., Sept. 11-14; and at Santa Barbara, Cal., Sept. 25-28. Regional meetings of the One Club will be held at Swampscott, Mass., Sept. 25-27; at Savannah, Ga., October 13-15; at Mackinac Island, Aug. 29-31; at Glenwood Springs, Col., Sept. 18-21; at French Lick, Ind., Oct. 6-8; and at Coronado Beach, Cal., Sept. 28-30.

Agenda for Meetings

At all the Nylc Club meetings this year, recent changes in the life insurance business will be studied. Home office staff members will explain new procedures, and field representatives will discuss new and proved sales techniques.

Holds Outing, Convention

For the first time since before the war, the Provident Life of North Dakota is combining an outing with its annual convention activities in Yellowstone Park. About eighty-five agents and wives are on hand from Minnesota, North and South Dakota, Montana, Washington and Oregon. In addition to the convention qualifiers, a number of home office officials are attending the business sessions.

FRATERNALS

Maccabees' New Mortgage Plan Rates Shown

Premium rates for the new mortgage protection certificate of Maccabees have been announced. This is a term form issued in 10, 15 or 20 year plans for use in conjunction with amortized mortgages. Premiums are paid for eight years on the 10 year plan; 12 years on the 15 year plan, and 16 years on the 20 year form, and there is a conversion privilege. The certificates are participating. Minimum issued is \$2,500 and maximum \$25,000. Age limits are: 10 year form, 55 years of age; 15 year, 50 years; 20 years, 45 years. The plan will be written on nonmedical basis ages 16-40 inclusive for not more than \$5,000 initial protection, and 41-45 inclusive for not over \$3,000. Monthly premium rates per \$1,000 are:

		Type of Plan			
Age	yr.	10	15	20	
		yr.	yr.	yr.	yr.
16...	.50	.51	.53	36...	.63
17...	.51	.52	.53	37...	.66
18...	.51	.52	.54	38...	.68
19...	.52	.53	.54	39...	.71
20...	.53	.53	.55	40...	.74
21...	.53	.54	.55	41...	.78
22...	.53	.54	.56	42...	.81
23...	.54	.55	.56	43...	.85
24...	.54	.55	.57	44...	.90
25...	.54	.55	.58	45...	.95
26...	.55	.56	.58	46...	1.01
27...	.55	.56	.59	47...	1.07
28...	.55	.57	.60	48...	1.15
29...	.56	.58	.61	49...	1.22
30...	.56	.59	.62	50...	1.31
31...	.57	.60	.64	51...	1.40
32...	.58	.61	.66	52...	1.51
33...	.59	.63	.68	53...	1.62
34...	.60	.64	.70	54...	1.74
35...	.62	.66	.73	55...	1.87

W.O.W., Omaha, 45-Day Drive Nets \$5,942,290 Total

OMAHA—Field representatives of Woodmen of the World Life completed the greatest juvenile membership campaign in the society's history Aug. 15 by securing 6,449 membership applications for \$5,942,290 life insurance in 45 days. It was a close race between states east and west of the Mississippi. The east team, with R. H. Abernathy, Nashville, Tennessee manager, as captain, led with 3,372 applications for \$3,066,250; west, with N. T. Lee, Dallas, northeast Texas manager as captain, secured 3,077 for \$2,876,040.

Southwest Texas under State Manager R. N. Dossmann, San Antonio, reported 769 juvenile applications for \$712,000 of insurance to capture first place for juvenile production; Alabama

was second with 702 for \$707,000. J. N. Cochran, Montgomery, state manager and a national director, directed the Alabama campaign.

J. Story, Prescott, Ariz., and C. D. Bell, Walnut, Miss., each wrote 106 applications.

POLICIES

Mutual Benefit to Write Substandard

NEWARK—Mutual Benefit Life will on Sept. 1 resume the writing of substandard business. It discontinued the practice some 50 years ago. "Special class" insurance, the term the company is using for its four substandard classifications, will include persons with up to 200% mortality and should enable the company to accept about 90% of all insurable substandard business submitted. The company does not plan to reinsure its substandard business.

Special class business will be issued on the regular Mutual Benefit policy form (with same cash and paid-up values and refund of unearned premiums at death) subject to an automatic premium loan provision in event of lapse, with extended term applying only when insufficient funds are left to carry a quarterly premium. Age limits at issue are 15 to 60, in general, and the limits on amounts of insurance vary with age and class. Women will be accepted. Practically all regular life and endowment forms with 10 premiums or more will be available. However, the ordinary life increasing premium plan will be available in but two classes. Waiver of premium will be issued under certain conditions with no rate increase except the proportionate amount necessary to waive larger policy premium. Non-medical, as a general rule, will be issued only in first special class or with lowest extra occupational premium rating.

New England Mutual to Issue New Policies

New England Mutual will issue a new series of policies beginning Nov. 1, conforming to the so-called Guertin legislation. The final date for mailing applications for policies under the old contract forms will be Oct. 24. President George Willard Smith stated that the various features of the new policies would be explained to the agents at the company's national convention at Mackinac Island in September.

Prudential Liberalizes Its Prepayment Rules

Prudential has liberalized its rules covering amounts that may be paid for single premiums and annuities and for premiums paid for in advance. The maximum premium limit for single premium business is increased from \$50,000 to \$100,000 and applies both to insurance and annuities and to discounted value of annual premiums paid in advance. The limit is subject to reduction by the amount paid for any single premium insurance or annuities already in force, the value of any premiums already paid in advance and the charge paid for any previous change in plan, but any annuity issued a number of years ago under which the aggregate of all the payments equals or exceeds the consideration may be ignored. It is to be construed to apply to total payments from any one source, as well as to total payments on any one life.

The company will continue to accept any regular ordinary premium paid not more than 20 years in advance. Premiums falling due not more than five years from date of payment are discounted at 2% compound interest; those

falling due after five years are discounted at 1½%.

In event of death of the insured, premiums held by the company but not due will be returned less discount to the respective due dates. Also such premiums so discounted will be returned on request to the person entitled thereto, subject in such cases, however, to a further discount of 2% of the premiums which were discounted at 2%, and of 1½% of the premiums which were discounted at 1½%, but the total discount on any premium shall not be greater than the amount allowed.

MANAGERS

Name Committees for Area Conference at Richmond

Carroll T. Scott, Reliance Life, president Life Agency Managers of Richmond, has announced committee chairmen for the N.A.L.U. area management conference here Nov. 7-8: Hotel reservations, Wilson M. Brooks, American National; programs, Horace F. Sharp, Atlantic Life; registration, Sam Hardwick, Volunteer State Life; luncheon, Stanley Teagle, Metropolitan; banquet and entertainment, Harvie Goddin, Equitable of Iowa; reception, William E. Davies, Mutual Benefit.

The program, which will be confined to managerial and institutional problems, is being prepared under the direction of Herbert R. Hill, Life of Virginia, N.A.L.U. trustee and area chairman.

Specific information as to advance registration and hotel reservation is being mailed to all general agents and managers in Virginia, West Virginia, Delaware, District of Columbia and Maryland. Details of the program will be announced within the next few weeks. All general agents and managers planning to attend are urged to request their reservations from Mr. Brooks, chairman of hotel reservations.

Indianapolis Golf Tourney

The Life General Agents & Managers Assn. of Indianapolis held its annual golf tournament Aug. 22. Dinner followed. Carl Maetschke, Prudential, was general chairman.

Chicago Managers Meet

The Life Agency Managers of Chicago will hold a luncheon meeting Oct. 8, at which William E. North, New York Life, the new president, will preside.

Kansas City, Kalamazoo Assns. Endorse Fluegelman

The candidacy of David B. Fluegelman for trustee of the National Assn. of Life Underwriters received added impetus from the announcements of the Kansas City and Kalamazoo associations that they have adopted unanimous resolutions favoring his nomination and election.

RECORDS

CUNA MUTUAL—New business for the first six months of 1947 was \$5,125,713, and the increase in insurance in force for the six months was \$31,806,453.

CHURCH LIFE—New business for the first six months of 1947 totaled \$675,860 as against \$812,650 last year. The increase in insurance in force for the six months of 1947 was \$178,042 against \$252,523 for the same period last year.

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AID ASSOCIATION for LUTHERANS
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ACCIDENT AND HEALTH

Mass. Hospitals Object to Blue Cross Proposals

BOSTON—The Massachusetts Hospital Assn., countering the recent petition of the Blue Cross to the insurance department asking limitation of hospital payments to \$9 a day, adopted resolutions at a special meeting recommending Blue Cross' suggested per diem to hospitals of \$9 a day be increased to an unspecified sum to be decided upon; that Blue Cross stop paying for x-rays of its members and that Blue Cross proposal that the subscriber, who now is covered by Blue Cross benefits for 120 days, be required to pay the difference between the per diem rate and the actual hospital bill for only the first 30 days of hospitalization, be eliminated.

The result of the last suggestion, applicable only in cases of long hospitalization, would be that the patient would have to pay a hospital bill throughout his hospital stay.

Under the Blue Cross proposal a subscriber unfortunate enough to require hospitalization for more than 30 days would have all his hospital expenses paid for 90 days beyond this period.

The hospital association also will ask that the cancellation provisions in its present contract with Blue Cross be amended, since the present provisions are that if contracts are cancelled by either party on 30 days notice, the hospitals are required to care for Blue Cross subscribers under terms of the agreement for six months beyond the contract termination date. The hospitals want a clause to permit readjustment after six months if they can demonstrate their costs make it necessary.

Many Cash Sickness Bills in '47, But None Passed

Although the 1947 legislative season was one of the most strenuous in years, so far as proposals for compulsory health insurance and sickness benefit plans were concerned, none of these measures went through the various legislatures. E. H. O'Connor, managing director Insurance Economics Society, states in a report on the status of such legislation as of Aug. 15. At that time all legislatures except the one in Alabama had adjourned.

There is a possibility that a special session of the New Jersey legislature may be called in October to consider further a compulsory sickness plan, action on which was blocked at the regular session.

In addition to Congress, 47 state legislatures met in 1947 and 55 bills affecting accident and health insurance interests were introduced in 16 states and the territory of Hawaii.

Bills providing for a compulsory system of sickness benefits were introduced in Congress and in Connecticut, Illinois, Maryland, Massachusetts, Montana, New Hampshire, New Jersey and Washington. Bills to provide for sickness compensation under the unemployment insurance laws were introduced in Alabama, Arizona, Connecticut, Massachusetts, Nevada, New Jersey, New York and Pennsylvania.

One of the hottest legislative fights of the year was that in connection with the efforts to amend the railroad unemployment insurance act by deleting from it the non-occupational sickness benefits inserted last year by the Crosser bill. This was started immediately after Congress convened last January and the Economics Society had a very important part in the movement, throwing all possible support to the Howell bill in the house and the Hawkes bill in the senate. Unfortunately the adjournment of Congress prevented final action on these bills, but when Congress reconvenes next January a strong organization will be on hand, fully prepared to push this legislation to a successful conclusion.

New H. & A. Conference Committees Are Announced

Twenty-two active "working" committees and three "administrative" committees of the Health & Accident Underwriters Conference have been announced by President George W. Kemper, Fireman's Fund Indemnity. Many of the committees are continuing the studies and work started by their predecessors last year.

Chairmen are: Advisory, G. R. Kendall, Washington National; planning, E. A. McCord, Illinois Mutual Casualty; finance, C. W. Young, Monarch Life; agency management, J. E. Scholefield, North American L. & C.; blanks, R. R. Haffner, Business Men's Assurance; business standards, H. P. Skoglund, North American L. & C.; convention, Harry J. Stewart, West Coast Life; education, E. J. Faulkner, Woodmen Accident; franchise, P. G. Korn, National Casualty; group, J. E. Hellgren, Lumbermen's Mutual Casualty; home office management, I. W. Kimmerle, North American L. & C.; hospital insurance, I. A. Weaver, Secured Casualty; legal, C. L. Peterson, Ohio State Life; medical insurance, William Washburn, American Health; membership, O. F. Davis, Illinois Bankers Life; memorials, J. J. Helby, Federal Casualty; non-cancellable, H. R. Lawson, Massachusetts Protective; public relations, C. W. Young, Monarch Life; regulatory legislation, Frank L. Harrington, Massachusetts Protective; social insurance, R. J. Wetterlund, Washington National; standard provisions, Jarvis Farley, Massachusetts Indemnity; statistical, T. Loyal Anderson, Federal Life; taxation, John J. Temple, American Hospital-Medical; underwriting, D. B. Alport, Business Men's Assurance.

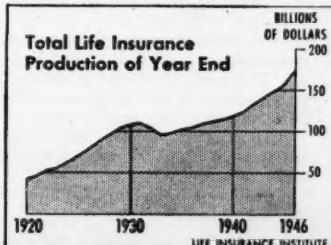
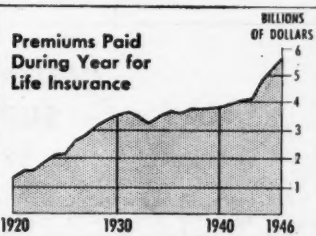
The legislative committee has one member for each state.

Mutual Advances A. J. Baker

A. J. Baker Jr., of Lewiston, Mont., where he represented the Billings agency of Mutual Life, has been named assistant manager of the Denver agency. Mr. Baker will make his headquarters at Cheyenne and will supervise agents in 14 Wyoming counties. A veteran of the marine corps, he joined the Billings agency as an agent in 1946. He had been in the life insurance field for six years prior to that.

Who Writes What? answers bothersome brokerage questions instantly! \$3.00 from THE NATIONAL UNDERWRITER.

LIFE INSURANCE PREMIUM GROWTH REFLECTS INCREASED OWNERSHIP OF LIFE INSURANCE



COAST

G. Frank Waites Joins Coates & Herfurth

G. Frank Waites has joined Coates & Herfurth, consulting actuaries, of San Francisco and Los Angeles. He is a graduate of the University of British Columbia, a fellow of both the Actuarial Society of America and the American Institute of Actuaries, and has had wide experience in the pension field.

Mr. Waites received his early training with the Canadian department, subsequently joining the Occidental Life as assistant actuary. Before joining Coates & Herfurth, he was actively engaged in the formulation and administration of pension plans.

Seattle C.L.U. Course

The Seattle C.L.U. chapter is sponsoring two C.L.U. study courses. Course A, on life insurance fundamentals, economic and social functions and principles and practices will be given by G. L. Buck and course D, on corporation finance, banking and credit, and investments, will have G. E. Maine as its leader. Both courses will start Sept. 20. Information can be obtained from either leader or from C. F. Edwards, manager Seattle branch of New York Life, who is chapter president.

Westland in Own Building

Westland Life has moved its home office to its own building, 600 Sutter street, San Francisco 2. The southern California office has been moved to 448 South Hill street, Los Angeles, 13.

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Magarian to Jacksonville

Prudential has named Martin K. Magarian manager at Jacksonville, Fla., replacing James N. English, who retired after 35 years of service. Mr. Magarian has been an assistant district manager at Lakeland, Fla.

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COMPANIES

Citizens National Life of Indianapolis Licensed

Citizens National Life, in the promotion stage since last February, has been licensed by the Indiana department and has opened headquarters at 241 East Ohio street, Indianapolis. John Wilkins is president. He has had 29 years life insurance experience, his most recent connection having been with Illinois Bankers Life, specializing in handling insurance for men in service. From 1936 to 1940 he was with Standard Life of Indianapolis.

The company will specialize at first on what it terms as a founders policy, which will be sold to selected individuals and carries five endowment coupons for the first five years. It will soon have a full quota of standard life policies.

Carl H. Dahling is vice-president; Paul J. Mills, secretary, and Harlan B. Livengood, treasurer. Mr. Dahling is a retired merchant of Brookston, Ind. and a director of Farmers State Bank there. Mr. Mills is a local agent at Kokomo, Ind. Mr. Livengood is a certified public accountant, Indianapolis. Dr. Glenn Q. Voyles, Indianapolis, a graduate of University of Nebraska, is medical director. Other directors are business and professional men in a number of Indiana cities.

The company is using the commissioners standard mortality tables.

N.A.L.&C. Enters Canada

TORONTO—North American Life & Casualty has been licensed to write life, accident and sickness insurance in Canada. W. E. Brunning, Winnipeg, has been named chief agent in Canada.

Cal.-Western Extra Dividend

California-Western States has declared a 50c regular dividend and a 50c special dividend, payable Sept. 15 to stockholders of record Aug. 29.

Managers' Proposals on Compensation

(CONTINUED FROM PAGE 1)

of specific commission percentages, vesting or nonvesting of renewals, payment or nonpayment of service fees, presence or absence of a pension plan, existence or non-existence of group or hospitalization insurance can be evaluated only in relation to each other as well as in relation to whole plan of company operation. They are not separate pictures but are a part of the whole picture. Let us agree that the method of compensation a company may choose to employ is a matter beyond the province of the National association.

The question, "Are the companies paying in the aggregate and over an agent's entire span of service all that they should pay him?" involves principles and when principles are concerned, the National association is concerned.

5. We urge less reference to the New York law: Have we forgotten that thousands of members of the National association represent companies not under the New York law and that the plan of compensation under which they work is not affected by the provisions of the law?

6. We urge that our compensation recommendations avoid today's dangerous leveling trends: Today's compensation trends favor the weak, the unskilled, the indolent, the worker with little capacity. The poorest man in the factory rather than the top-level worker is the pacemaker and by completely eliminating piece-work, all workers regardless of skill and industry are placed upon the same earnings level. Because this philosophy prevails in industry is

no reason why it should have any part in our business. Our business is one in which the strong win and the weak sooner or later drop out. To shape compensation plans so that they make special provision for the agent who has neither the capacity nor the industry to produce an adequate volume of business is to take away the one factor which more than any other is responsible for the vast amount of life insurance now in force.

Our business is a very good business for the successful producer, a very poor business for the failure and the near-failure. Whatever changes in the plan of compensation may be made, let us hope that they will make our business a still better business for the success, and so very poor a business for the near-failure that he soon finds his way out.

Should Enhance Professional Status

7. Our activities must enhance our professional status: Wholeheartedly the agency system has embraced the professional concept for we believe that it is the best of all methods of rendering a maximum of service to the public. It took us many years to reconcile the seeming conflict between a professional concept and the fact that life insurance must be sold. Now we realize that the sale of life insurance conducted upon the proper level is a professional service. Herein lies the one great gain of the past 20 years. Let there be no turning back of the clock.

If our discussion of compensation takes on the tactics of pressure groups, if it becomes little more than a clamor for "gimme more and more," if efforts are made to draw class lines between the agent and the general agent or manager of the company, if the good faith of each group is indicted, if our language is intemperate, then though the public may not know it, the career underwriter will know we are deserting the professional point of view—and the greatest blow we can give him would be to relegate him at least in his own thinking to the role of policy peddler.

The present compensation discussions give us an opportunity to prove to ourselves, to the companies and to the public that we are sufficiently large in our thinking to bear in mind all points of view, keeping the interests of everyone concerned in proper balance, not attempting to rebuild Rome in a day but remembering that education is better than pressure, discussion better than clamor, cooperation better than antagonism.

The manner in which we conduct ourselves is on trial. Let us stand for that which we believe is right but let us do so in high-minded, not high-handed, fashion.

C. F. Maetschke, recently retired as Indiana ordinary department manager of Prudential, was general chairman for the dinner and golf tournament. Mr. Maetschke, a veteran of over thirty

years with the Prudential, and for many years a leader in underwriters' activities, was elected an honorary member of the general agents and managers association. Mr. Maetschke was given an ovation and a vote of thanks on his long services. He presented prizes to the golfers as follows:

Herbert Sloan, Jr., Occidental Life, low gross score—77. Leading scores on the bankers handicap basis were: Stanley Sandburg, National Life & Accident, and Jean Black, Connecticut General, tied; George Steigerwald, Prudential, Rex Kasler, Commonwealth Life, and W. H. Atteberry, Sun Life of Canada, tied; Carl Maetschke, Prudential, and Paul Williams, Aetna, tied; E. Leo Smith, Massachusetts Mutual, and C. C. Jones, Connecticut Mutual, tied.

Insurers Ask Lower and Simplified Taxes in La.

A number of insurance representatives appeared at the hearing conducted the other day at Baton Rouge by the Louisiana revenue code commission that expects to submit a voluminous report next May to the legislature on the tax structure of the state. The hearing at Baton Rouge dealt exclusively with insurance. The main spokesmen were E. J. McGivney, vice-president and general counsel of Pan-American Life, John V. Bloys of Life Insurance Assn. of America, and E. M. Griggs, National Board of Fire Underwriters associate general counsel, Chicago.

The insurance spokesmen all complained that the taxes are too high in Louisiana. Mr. Griggs pointed out the great variety of taxes to which the fire companies especially are liable, besides the premium tax, these including the fire marshal tax, tax for support of the fire and inland marine rating commission, and the municipal taxes. The fire companies, however, are the only ones that surcharge the premiums to take care of municipal taxes.

The revenue code commission was created in 1944 and it is said that its report will run about 900 pages.

W. Coast Accepts Diabetics

West Coast Life is now accepting certain selected diabetic risks, male or female, from ages 25 to 60 for a maximum of \$25,000. Policies will be issued on endowment or better policies for persons who have been under the supervision of a doctor for at least five years. An extra premium of about \$10 per \$1,000 will be charged.

John R. Larus, vice-president of Phoenix Mutual, an independent in politics, has been endorsed by the Hartford citizens charter committee for the council that will select the city's first city manager. The committee was a big factor in bringing about adoption of the city manager type of government. Mr. Larus formerly was chairman of the city pension commission.

CENTRAL STATES SUPERVISOR WANTED

A Central States Supervisor who can hire and train agents to write life and accident and health is wanted by a legal reserve company doing business in thirty states.

Our line includes all standard life forms, commercial and monthly premium accident and health, hospitalization (individual and family group) and several popular specialties such as automobile personal accident, and off-duty disability.

The man we want is ambitious and willing to work. He will have good co-operation from the company and will be adequately compensated by a salary and a bonus adjusted to his results.

To arrange for an interview, one should write us, giving his age, experience and any other details about himself which he feels we would want to know.

Address N-8, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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The ESTATE-O-GRAPH is now under the direction of Roger Bourland, not only a successful advertising executive but with 10 years of experience as a life underwriter. He knows the problems of the life insurance salesman, and what he needs to meet these problems.

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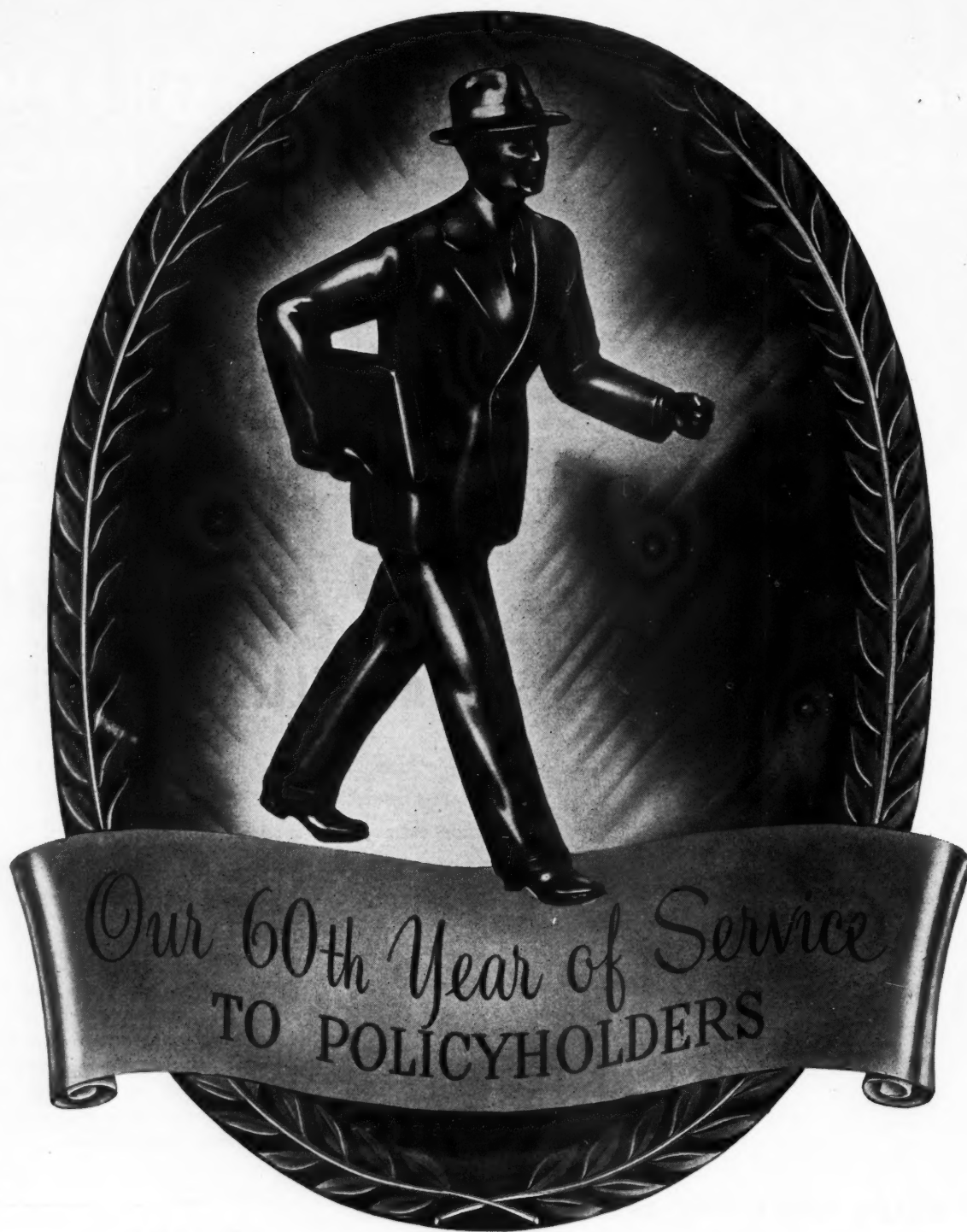
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